

USURY STATED
OVERTHROWN:
OR,
USURIES CHAMPIONS

With their Auxiliaries,

Shamefully Disarmed and Beaten:
By an Answer to its chief Champion, which
lately appeared in Print to defend it.

AND
GODLINESS EPITOMIZED

By *Christopher Felinger, M. A.*

Beza upon *Matth.* May a Man with a safe Conscience
lend upon Usury? No surely.

And Holy *Usher*, Arch-Bishop of *Armagh*, in his Bo-
dy of Divinity, pag. 300.

Q. What is that which we call Usury? It is Lending
in expectation of certain Gain. So he well stateth
it against Usury ill stated by *T. P.*

Q. What do you think of it? If we speak of that pro-
perly, which the Scripture condemneth, it is a most
wicked and unlawful Contract; which if we live and
die in, without Repentance, we are excluded out
of the Kingdom of Heaven. *Psal.* 15. 1, 5. *Ezek.* 18.
12, 13. and *Chap.* 22.

But there is much questioning, which is that Usury
which the Scripture condemneth. Therefore it will
be our wisdom wholly to forbear it, and not to put
our Souls, which are of more value than the whole
World, upon nice Discourses, and subtil Distincti-
ons. Thus this Holy Man.

Plato in *Gor.* fol. 313. *Non de rebus parvis instituta est*
Disputatio, sed de his, quas & scire pulcherrimum est,
& nescire æquum, turpissimum.

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Ludgate-Hill, and *J. Sampson*, next the *Wonder-Ta-*
vern in *Ludgate-Street*.



T O T H E

Most High and Mighty Monarch,

CHARLES II.

By the Grace of God,

King of *Great Britain, France and Ireland,*

DEFENDER of the FAITH;

Grace and Mercy be multiplied.

Your Majesty's Acceptance of a Treatise
of Your most humble Servant tending
to Immortality; and of a large Latin
Poem, bidding Your Majesty wel-
come into those Western Parts, in Your Royal
Fort of Plymouth, emboldned me to offer and
to dedicate these my Theological Labours also,
which are comprised in this Book; hoping that
they will be Graciously accepted, as the former
were: and that so much the rather, because
this said Book brings to You, as to a Great
King, that Great King whose Name is Jesus,
King of Kings, Rev. 19. 16. to keep Your Ma-
jesty Company in your Solitudes; and for Your
Majesty to spend your time with His great Ma-
jesty both Day and Night, according to this
Book, wherein Godliness is Epitomized; and

The Epistle

wherein also are contained some Essays made against that odious, and far-spreading Sin of Usury: which will need the Protection and Support of an excelsse and mighty Atlas to support such a weighty Frame, and subject Matter, because it will meet with bitter and potent Adversaries which will be ready to oppugne it, to keep their great Goddess Diana, Usury I mean, and her Silver Shrines. Which hath necessitated me, in all Humility, to betake my self to such a mighty Shield as Your Majesty's great Power and Protection is, under which a wary Combatant may lie invulnerable. Nor am I the first that made so bold as to dedicate a Book of this Nature to a King. When famous Bishop Downam wrote against Usury, upon Psal. 15. as I do now, he dedicated his Book to the King of Scholars, King James; and it was accepted: Answerably hereunto, I promise my self a Gracious Acceptance likewise. But I desire to end with praying to the King of Kings, that Your Majesty may be kept by His mighty Power and Protection from all Treacherous Conspiracies; may long sway the Sceptre of your three Kingdoms in Halcyon Days; and after that Your Majesty hath superated the spaces of your Humane Life, you may, being elevated to the Horizon of future Felicity, and entranced into Heaven, there reign also, as one of the Kings of that other World, with the
King

Dedicatory.

*King of Kings, 2 Tim. 3. 12. Rev. 2, 20. far
scattering the bright shining Rays of your In-
narrable Glory. Amen.*

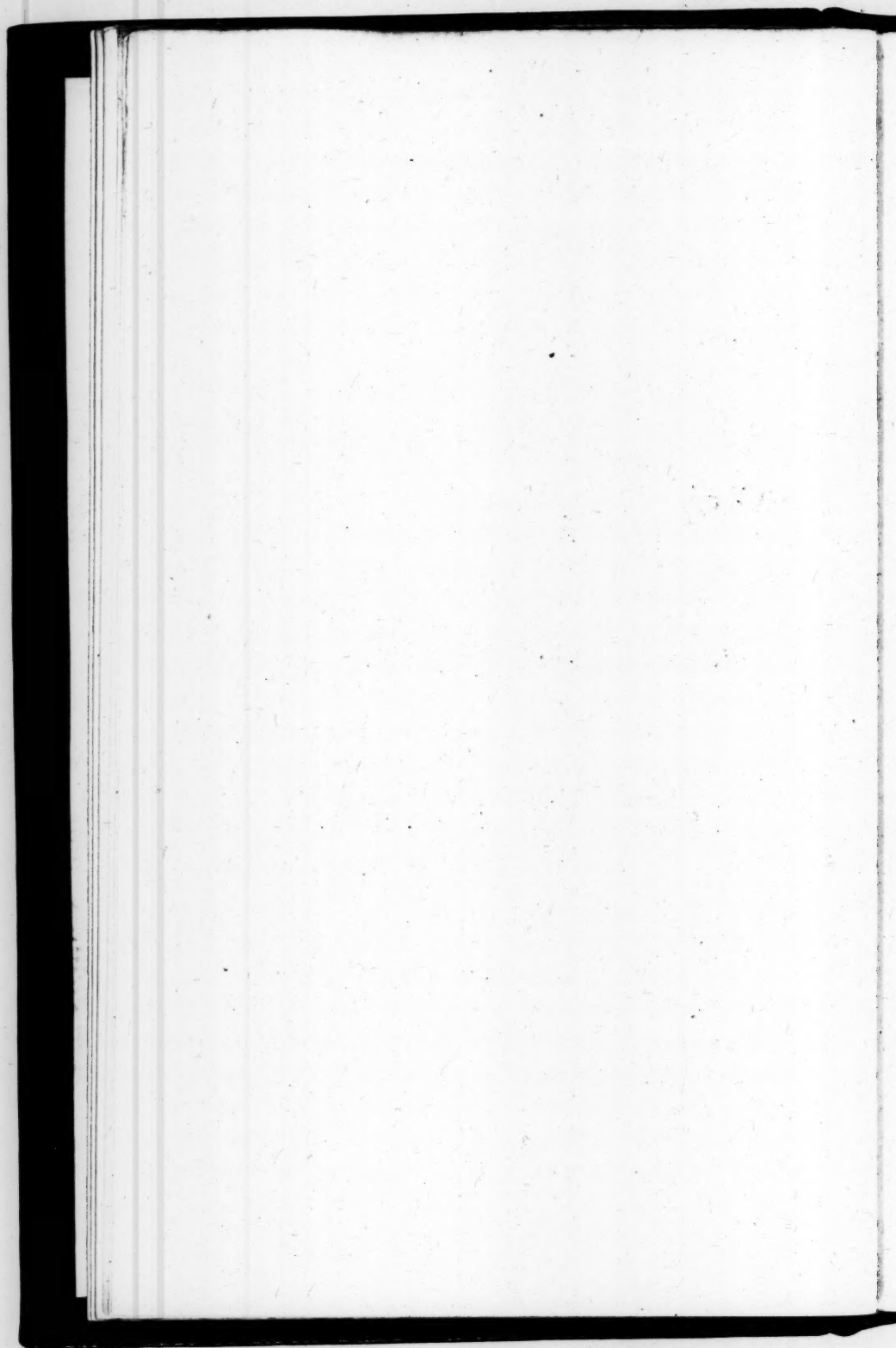
Your Great Majesty's

Obedient, Loyal, and

Most Humble Subject, and

Orator to the Throne of Grace,

Christopher Felinger.



To His Grace, Christopher, Duke of
Albemarle, Lieutenant General of
Devon, and one of His Majesty's
most Honourable Privy Council,

Grace and Peace from Jesus Christ, the Prince of Princes.

WHEN Your Grace's and this
Kingdom's Father was flourish-
ing and living upon
Earth, It pleased him to
cast a favourable Aspect on me, the unwor-
thiest of all God's Ministers; so as that I
could not but mind you, his Honourable
Son and Heir, also, in the publishing of this
Book, by a most humble Tender, and De-
dication of it to your Honourable Self, and
to your great Name; and that so much the
rather for this too, because you are the Ge-
neral of our Western *Militia*, and this Trea-
tise consists of Fighting, and sets forth a Bat-
tel (a Paper Battel I mean) fought in the
West of *England*, whereof you are a Ge-
neral, between two Western Warriors, *Pro*
and *Con*, about the thing called Usury; of
whom, one, who is a professed Enemy to it,
desireth to put himself, first under the great
God's, and next under your Grace's Prote-
ction, by this most humble Dedication:
wishing withal, by a Digression, that, be-
cause such a Paper Battel is too low for so

The 2d. Epistle Dedicatory.

great a Person to take any great notice of it; I say, wishing that your Grace may mind much more that Spiritual *Militia*, which is called Wraſtling with the God of Heaven for Heaven, which is held forth in and by *Godlineſs Epitomized*, which is a piece and part of this Book; ſo as to praſtiſe it during your Natural Life here on Earth, for the gaining of Eternal Life hereafter in Heaven.

But not being contented with wiſhing only, your Graces moſt humble Servant deſires to ſall a praying for your Grace thus.

The Great Maſteſty of Heaven enable, ſtrengthen and animate your Grace with his Grace ſo ſucceſſfully to wreſtle for Heaven in Prayer, as that when you ſhall have ſuperated the ſpaces of your Humane Life, you may, being born in the Arms of Angels, be carried up to the Head of Angels, the Lord Jeſus, who is the Generaliſſimus of all Generals and Chriſtian Soldiers, and for ever ſheweth forth the Rays of his pleaſant Face to the Veſſels of Mercy which are deſtinated to ever-during Glory. So ends with Prayer,

Your Graces

Moſt Humble Servant, and

Orator to the Throne of Grace,

*A Palatine Exul for
Religion's ſake.*

Chriſtopher Jelingier.

T O

To the Right Honourable Lord,
John Roberts, Earl of *Radnor*, Lord
President of His Majesty's most
Honourable Privy Council, Mer-
cy and Peace from Jesus Christ the
Prince of Peace.

Right Honourable,

SO ancient is the Mode of Dedicating
Books to Great Persons, that we shall
find it practised even in the Apostles
time, and shortly after; for *Luke* him-
self, though he was inspired by the Spirit, yet
dedicated his Book, called *The Acts of the*
Apostles, to *Theophilus*, Act. i. And *S. Au-*
stin dedicated that most excellent Piece of his,
which he wrote against the *Epistles of the Pela-*
gians, to the Noble *Bonifacius*. Answerably
whereunto, I also here dedicate this Book, most
Noble Sir, my great Favourer, to your Lord-
ship, to manifest my grateful mind for all your
great and undeserved Favours extended to me,
and cumulated upon me, the unworthiest of all
the Ministers of Jesus Christ: hoping, that as
your Lordship hath accepted of the Dedications
of others, so you will be pleased to accept of mine;
and that my God will bedew these my Theolo-
gical Sudors and Labours with his Celestial
Bene-

The 3d. Epistle

*Benediction ; so, as that when your Lordship has perused and read the same, you will use them also for your Eternal Good, labouring as for Life, to have that sweet Society with Jesus Christ which Saints have both Day and Night, by an Holy Walking with his Great and Glorious Majesty in his Celestial Galleries and Walking Places, Cant. 7. 5. and fighting the good and great Fight of Faith, as one of his valiant Warriors, wrestling with God most mightily, to overcome God. O Great Sir ! may it please your Honour, to give your mind to these great things more than ever, and to do them ; for then how rich you would be in God on a sudden ! and how sure of Heaven ! for Heaven would then not only be above you, but also in you : Rom. 14. 17. and you would be able to say truly, Now I have enough : for, loe what a Life I now live, living by the Faith of the Son of God who loved me, and gave himself for me ! Gal. 2. 20. and spending my whole time with my Love Christ, by Night as well as by Day, to satiate my longing desire with his most sweet Society ! and Oh the unexpressible Peace that I now have within ; being assured in my Heart, that with everlasting Bliss I shall be blessed ! and Oh the longing Joy which does now surround me ! and what a Globe of Glory becircles me ! Oh, Noble Sir, 'tis true Nobility for a Man to be a Worshipper of God, a good Reader
of*

Dedicatory.

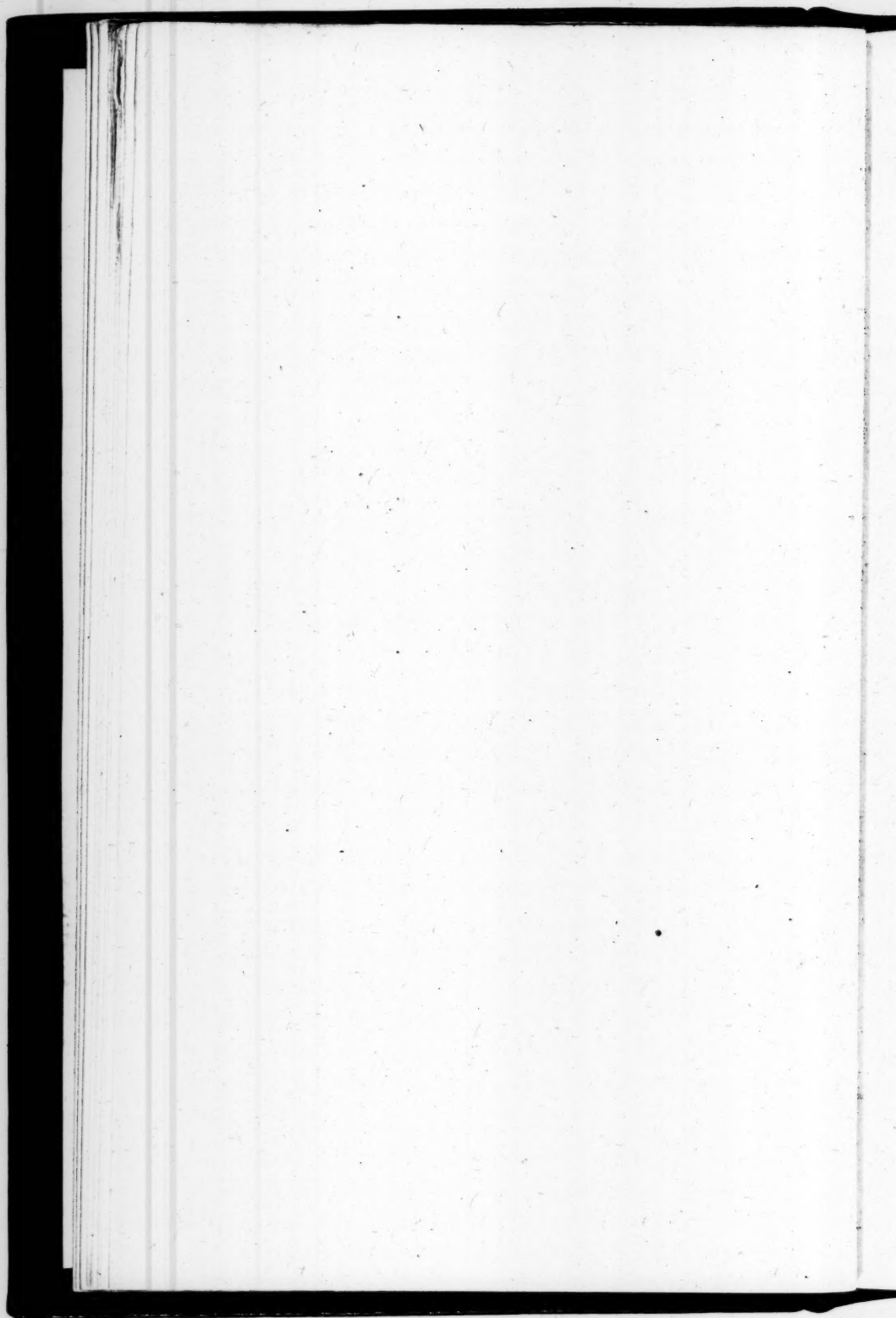
of God's Book, a good Keeper of Holy Communion and Society with the highest Majesty; for that will bring us to the greatest Riches and Felicity. As for this World's Riches, you have enough of them, blessed be God: but one dram of Spiritual Grace, one Glimpse of Jehovah's Face, one Glance from one of Christ's Love-like Eyes, one Drop of his precious Blood, one Draught of his sweetest Wines of Love, one Sip of his Divine Consolations, will do you more good than all this World's Goods. And therefore, let that be thought upon, and laboured after, above all things: for then, I say again, you will be able to echoe forth these Words from your very Heart, and from an undeceiving Experience: Oh, what an Ocean of ineffable Delights do now overflow me, and what a Mass of Heaven's Bliss surrounds me! But I intend to close up this Epistle with praying thus. May Heaven's Blessing be dropped down upon my poor Labours, and upon the Head of this Noble Lord to whom I exarate and write these Lines; that he, reading and practising the same on Earth, may reap the benefit thereof above in Heaven; receiving an Eternal and Immarcessible Crown of Glory,

Your Lordship's

Most Humble Servant,

Christopher Felinger.'

T O



*To the Most Noble Charles Pawlet, Lord
Marquess of Winchester, Grace
and Mercy be multiplied.*

Highly Honourable,

May it please your Lordship to permit your most humble Servant to make this Address to your Honour. And first to give an Account of my boldness therein shown; Your Honour knows how long I have been a Tenant to your Noble Father, and to your Honourable Self also; and I remember how ready you have been to offer me a Spiritual Living for my Preferment; so that I could not but reflect upon that, and all other Favours with Thankfulness, and to erect, as it were, a Monument of my Gratitude by dedicating this Treatise to your Honour: hoping that if you will be pleased to improve it, Godliness Epitomized, contained therein, will bring you to be so familiar with Christ, that great King of Kings, as that his Majesty and your self will seldom or never be asunder: and that thereupon you will say like David; *When I awake I am still with thee*, Psal. 139. 18. and, *I am Prayer*, Psal. 109. 4. (so it is in the *Hebrew*) being all for Prayer, and spending a great part of your
time

The 4th. Epistle

time in Prayer. I have read of a Godly Minister, that of twenty four Hours, he spent eight in Prayer; which is not expected of every body, nor required of your Honour; but that you, and all Christ's Saints spend much time in Prayer: Pray often, and even by Night as well as by Day, *Luk. 18. 1, 7, 8.* Well, Great Sir, I trust in God that he will lead you into all the Truths and things which here you are pointed to: and that thereupon you will lead such a Ceraphical, Celestial and Transcendental Life for Holiness, as that being ecstasied in your Spirit, you will be able to say, O! what a Heaven! what a Paradise! what a Beatity doth circumscribe me! Heaven being in my very Heart, and my Heart in Heaven. Heaven is high, I confess; but not too high for Strivers, Wrestlers, for holy Livers: and therefore let us strive, Great Sir, as for Life, to enter into Life by a sweet and holy Living with our dear Jesus, whose Life was a most strict, most pious, most Heavenly Life indeed; that we may live with his most blessed Majesty in Bliss and Beatity, Greatness and Gladness, Peace and Prosperity to all Eternity. Which that it may prove so, I humbly beg that the great and mighty Lord of Heaven and Earth would write these Lines that are written in this

Book

Dedictory.

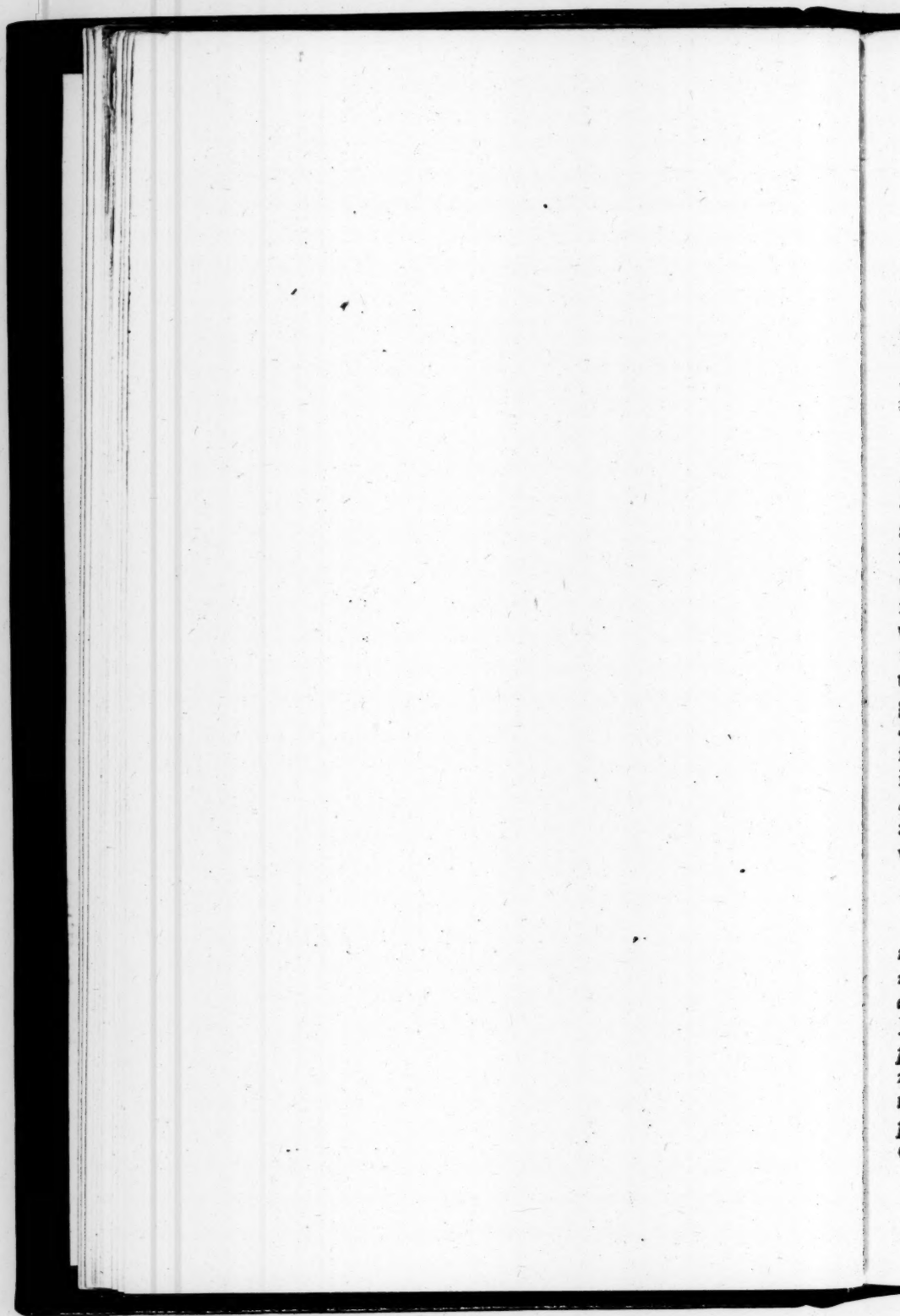
Book with his own Holy Finger, as with the Pen of a Diamond, in your Honour's Heart, and in mine too, and in all the Hearts of those which shall peruse and pervolve the same. *Amen, Amen.*

Your Honour's

Most Humble Servant,

Christopher Jelinger.

A FEW



A FEW WORDS

To the Courteous

READER.

AND, 1. About some chief things which were omitted; or, at least, but slightly touched in this Writing against Usury: viz. That the Expositors which have written upon the Ten Commandments, and others, have brought Usury under the Eighth; which saith, *Thou shalt not steal*: Making it a Moral Evil, and breach of the Moral Law, which is eternal. At present I shall instance in (a) *Ambrose, Usher*; And two Germans; (b) *Piscator*, who, expounding the eighth Commandment, saith expressly, that God in the eighth Commandment commands us to lend to him that needs to borrow without Usury. The other is a great German Divine too; famous (c) *Ursin*: who, in his *Sum of Christian Religion*, pag. 913, reckoning up the Vices forbidden by the eighth Commandment, names Usury; saying, *That it has not the lowest place, and is that which is taken above the Principal, in regard of the Loan only*. Besides whom a very great number of Expositors, besides those in the Margin, will be brought hereafter, which in like manner bring in Usury.

(a) *Who makes the Usurer a Thief*, l. de bono Mortis. *Usher*, in his *Body of Divinity*, upon the eighth Commandment. *Dod*, upon the eighth Commandment. (b) *Piscator*, in *sua Catechesis*, upon the eighth Commandment. (c) *Ursin*, p. 910. *Peter Lombard* may be added, saying, *In the eighth Commandment is prohibited Usury*. *Polanus* also, in his *Synt.* And *Bishop Hall* making it Theft. With *Mr. Powell*, in his *Posit.* *Bart. Westheimerus*, in *Psal. 15.* And *Mr. Smith*; who saith, *Christ expounding the Commandment which forbids stealing, saith, Luk. 6. 35. Lend freely.*

To the Reader.

ry as a prohibited Theft by that Law. If now the Usurer will adventure upon the breach of that Moral Precept, pretending that it is a prohibition of a political Law, he may to his own peril.

2. About the great and * most learned *Spanhemius*, my Cousin, because he is as much stood upon as any Author, and extolled more than any by Usuries Patrons, as if he were one of their best friends. I intended to set down his Opinion in my Title Page: but upon second thoughts, resolved to reserve it for this place; setting down his own words, which he wrote after he had said what he could say for Usury, to shew, it may be, his Parts, and the Acumen and greatness of his wit, for which he was sent abroad of purpose by the Prince Elector *Palatine*, into Foreign Countries, to greaten the same more and more. I say, that his own words I resolved here to set down: *viz.* But this I shall freely say; that it must be confessed, that it is far better for thee to bestow thy Money either in Husbandry, or in Merchandizing, or any other honest way to increase thine Estate, than to lend it upon Usury. So that *Spanhemius* has left the poor Usurer in the plain Field: which I greatly rejoyce at because of his transcendent Parts and Excellencies, which made him so famous, as that the greatest Protestant Divines in *Christendome* (named in the Margin) desired his Friendship, and were of his Acquaintance; besides many great Noble Men: To whom may be added the renowned (a) Queen of *Sueden* her self, which saluted him by her Ambassador, and wrote to him how much she was delighted with his Works, and (b) esteemed him.

3. About my future proceedings: That I intending to content my self with my promised three practical Usury Books, to whom three or four more will be added, I shall no more so immerse my self, as I have done, into the controversial Sea of Usury, because I am so much stricken in age, and may, like aged Sea-men, well be excused from going to such a Sea again; as one which desires to labour for Heaven above all Terrene Concerns, and to end the remainder of his little time in a Calm; striving most of all to enter into that everlasting Rest

* So called by Dr. Bernard, in *Usher's Life*, and *Tho. Hall*.

(a) *Clark*, p. 511. (b) Not to speak of *Usher*, Dr. *Tuiffe*, *Prideaux*, *Moulin*, *Rivet*, *Garrisotius*, *Mestrosa*, *Drelincourt*, *Cameron*, *Tossanus*; all highly prizing him.

which

To the Reader.

which is to come, by believing, and a practical maintaining of good works, according to *Tit.* 3. 8.

But if any shall oppose what I have already written against Usury in this Book, and in my former, I may happily answer by a few Animadversions upon that which was never before objected, and answered. And so I will close up this third *About*, with that notable Saying of that most wise King; *And further, by these, my Son, be admonished, of making many Books there is no end; and much study is wearisomness of the Flesh,* [especially about controversial matters.] *Eccles.* 12. 12.

4. About this present Writing, let the Reader take this Advertisement. 1. That altogether unexpectedly, I have been assaulted and abused by cruel mockings, according to *Heb.* 11. 36. and grievous charges of things which I never did or practised; and Usury it self by name: which made me stir for my defence, as the least Worm that is will do when it is trod upon. 2. That his and other Men's Letters about Usury sent to me, I shall not (a) answer here. 3. That I was sent unto by a certain Messenger which is yet living; who told me expressly, that I must answer first such a one, who had written against me, before I did print my other three Books which are to come. So that I was even challenged and provoked to write, for the saving of my Credit. 4. That being informed how the same Pamphlet which was sent to me, was sent up to be printed, I still waited to see it published very near two Years, that I might answer so as that we might not differ in Copies. But when I saw that no such Pamphlet did come forth, I resolved to tarry no longer, being ready, and much spurred on by others who did long to see my Answer to the said Pamphlet, scattered up and down to my disgrace, I resolved to tarry no longer, but to proceed to the publishing of my Answer to the said Manuscript: but in civility, I would not divulge the Author's name, nor any others, which since the publishing my Treatise against Usury, have written to me: imitating blessed *Bolton*, who did the like; contenting himself with putting down of these two Letters, *M. S.* only. I add, that I was willing to follow in this, *B. Downam* also; who, in his most excellent Book against Usury, upon *Psal.* 15. confutes a great

(a) For just causes; imitating in it *Dr. Stillingfleet*: who also would not answer his Adversaries Letter, but his Book called *Sure Footing*.

To the Reader.

part of a Manuscript, without naming the Author thereof : and well known it is, that a number of other Writers besides, have done the like. Now, my most hearty prayer to God is, that he will bedew this my Confutation with his Celestial Benediction ; so as that his holy Name may be glorified, and many a poor Usurer's Soul rescued from everlasting Burnings, and graciously entranced into God's holy Hill, called Heaven ; there to dwell in fulness of Jucundity, unutterable tranquillity, blessed Immortality, immortal Felicity, to all Eternity.

But upon new Incomes, I must,

5. Declare yet farther, that in this my proceeding, I am resolved to build and to depend principally upon the sure foundation of the holy Scriptures ; which my Adversaries are destitute of : and not upon Man's Reason ; though secondarily I use Reason too. If there were a difference between me and my Antagonists about Men's (a) Apparel, which the Scripture does not plainly inform us of, what form it must be of, (As there was such a difference once between the Emperor *Severus*, who would have a distinction of Cloaths to be ordered for all sorts of Men ; and his Lawyers, *Ulpian* and *Paulus*, whose Reasons were stronger than his against it ; and made him yield to theirs) I should be apt to yield to the Carnal Reasons of Usuries Defendants, as the said Emperor did to those of his skilful Lawyers : but in such a weighty matter as Usury is, I dare not. For how far Reason will go, and yet without deciding, that most learned Man, Doctor *Cudworth*, in his *True Intellectual System on the Universe*, sheweth. For, notwithstanding his indefatigable Labours and pains exantlated and taken therein, he must be a Sceptick in several things and places. I will instance but in two.

1. ' Notwithstanding all which, *saieth he*, that has been here suggested by us, we shall not our selves venture to determine any thing in so great a Point ; but sceptically leave it undecided.

2. He *saieth* ; ' Now, how these *Præludiums* of an immortal Body can consist with the Soul's continuance, after death, in a perfect separation from all manner of Body, till the day of Judgment, is not easily conceivable. Which thing considered,

(a) *About which, no certain form is prescribed unto Christians. Revius, de Usu Capillitii, p. 254.*

To the Reader.

minds me of a saying of great *Erasmus Rotterdamus*; who saith, 'I could say something for Usury too (meaning that 'he could according to carnal reason) but I dare not, because of those (a) immortal Souls, &c. In short, he durst not, because the holy Prophets, and Fathers, and Martyrs are against it, and make me also to be against it, notwithstanding all the carnal reasons which the Wit of Man doth or can bring for it; I am for the holy Scriptures before all them.

6. But besides, I cannot omit here a most memorable Narrative which was brought to me after the writing of this Book, concerning a certain Usurer; who living not far from the place of mine abode, and having got a very great Estate by Usury, though (as I am told, he took Usury but after the ordinary rate of this Land, and no more) fell sick, and sent for a most Godly and learned Minister, who was named to me; and confessing how heavy that Sin of Usury lay upon his troubled Conscience, desired him, that as he would answer it at that great day of Judgment, he would declare unto him his judgment concerning that Sin. Whereunto the said Godly Minister returned this Answer; that, *Except he repented, and made restitution, he could not be saved.* Whereupon he departed. As for his Estate, that as the Relater told me, did melt away. Which I desire may awaken Usurers, and deter them from their cursed practices.

7. I advise the Reader, if he be an Usurer, that he will no longer delude himself with this, That multitudes follow that trade, and put out their Money upon Usury: considering that multitudes also, both in *England*, and beyond the Seas, in *France*, in *Germany*, and in *Holland* especially, break and prophane the Christian Sabbath, by working, shooting, buying and selling, as I have seen; saying, that the Law which requireth such a strict keeping of the Sabbath as the fourth Commandment mentioneth, was given to the Jews, and does not bind us: and that those which are so precise in the observation of our Lord's Day, do Judaize: Even as Usuries Defendants and Committents say now, that the Law made against Usury concerned the Jews, and doth not bind us. Both which I refer to answer for what they say, to that great day of the Lord,

(a) *Sitting upon those Thrones, Rev. 20. 4. Videatur Tessalus, in Annot. ejus in Bibl. de illis thronis, quid sint.*

To the Reader.

which is to come ; adding no more to this Paragraph now, but this ; that we must not follow a multitude to do evil.

8. I shall super-add this ; for that because some may blame me because I stand so overmuch in this Controversie upon the ancient Fathers, which, with *Erasmus*, I call those Immortal Souls, joyning the holy Prophets with them ; I shall therefore thus Apologize for my self. If I were to dispute of the Opinion of the old Millenaries whom the new ones follow, or of the time of Antichrist's coming : which two things I name, because of our late Fifth-Monarchy-Men, and those which hold that the Pope is not that Antichrist which the Apostle speaks of ; (a) (but the same is yet to come) in the end of the World ; I say again, if that were it, I should not much insist upon Fathers ; because in both, they write so one against another, and contradict one another. As, 1. In the Millenary Opinion, (b) *St. Austin* writes against the Millenaries Opinion as fabulous : And contrarily, (c) *Papias*, who is held to be the first, (d) *Tertullian*, (e) *Justinus Martyr*, (f) *Nepos*, (g) *Lactantius*, (i) *Victorinus*, (k) *Pictaviensis*. Where, by the way, let me tell you how they contradict one another in this. Some say, that *Papias*, the first Author of the Millenary Opinion, was a Hearer of *St. John*, as if he had been so intrusted by him, whenas he himself confesses that he never saw nor heard the holy Apostle. 2. As for the time of Antichrist's coming and reigning, loe, how they contradict one another also ! (l) *Irenæus* holds (and it is said, he had it of *Papias* too) that in the end of the World Antichrist should come, and hold it not full four Years. But *Justinus*, who is elder than he ; yea, as some say, the eldest of the Fathers, denies it : and saith he is ἤδη ἐν τῷ οὐρανῷ, *Even before the door*. After whom, in cometh *Tertullian*, his ὁ ἄνθρωπος, affirming the same, that Antichrist is even at hand. Next to him steps in *St. Cyprian*, asserting, that the times of Antichrist are appropinquant, and very near come. Thus they disagree

(a) Which is confuted by Rev. 20. 4. (b) Aug. de Civ. Dei, l. 20. c. 7. (c) Papias in Euseb. l. 3. c. 33. Idem ibid. (d) Tertul. l. 3. contra Marc. (e) Justin Martyr, in Dial. contra Tryph. (f) Nepos Ep. Ægypt. confut. à Dionys. Alex. in Euseb. l. 7. c. 10. (g) Lact. l. 7. Inst. c. 3. Irenæus l. 7. c. 5. Feuarden-tius in princ. op. (i) Victorinus. (k) Pictaviensis in Apocal. (l) Irenæus apud P. in Apoc. Justin Martyr in Dial. cum Tryph.

To the Reader.

in these two things ; but as for all Usury, that all the holy Fathers, with one mouth, one consent, one spirit, condemn as unlawful, and interdicted by the holy Scriptures ; and therefore I am so for those immortal Souls, the holy Fathers I mean, which also most sweetly harmonize with those immortal Souls which we call the Lords holy Prophets, *Sitting upon Thrones*, Rev. 20. 4.

9. But I must needs add this Codicil unto that which I have said already about the holy Scriptures ; that such is the power thereof, as that when holy *Nehemiah* had spoken these words (which are part thereof) *I pray you, let us leave off this Usury*, all the Usurers in the Commonwealth of *Israel*, the Nobles not excepted, were convinced and converted ; and so Usury then was put down : *For they said, we will restore them, and will require nothing of them : so will we do as thou hast said.* So effectual was the word of God spoken against Usury there called *המשא* a burden, as it is ; and not *נשך* biting, purposely ; because Usurers stand so much upon *Neshek*, biting, which they say is only forbidden.

So how powerful have been those other places set down in holy Writ ? as, *Psal.* 15. 5. *Ezech.* 18. 12, 13. and in the new Testament, that famous saying of our Saviour, in *Luk.* 6. 35. *Lend, hoping for nothing from thence* ; in that all the holy Fathers and Councils, and all Antiquity have been convinced thereby of the unlawfulness of Usury, and quoted those places still, and so put it down, as that an Usurer then was, *Rarus in terris, A rare Man in the World*, scarce one in a City, because these places were still brought against them : and so, since the Reformation. and when *Luther* lived, much above a hundred years ago, Godly Ministers preached and wrote against it, (a) still bringing those very same Scriptures to bear upon them, so as that it was put down at *Augusta*, by *Charles* the Fifth, and the whole Assembly of all the States of the Empire. O wonderful ! for on a sudden fell that great *Babel* called Usury in all places of that great Empire, even as in one night all the Images in the *Netherlands* fell, and by the people were thrown down, and even in *Antwerp* it self, to the astonishment of the Popish Party ; as appears by that which *Fabianus Strada* has written of it, and that after and upon the

(a) As B. Down. upon *Psal.* 15. asserts it.

To the Reader.

preaching of Gospel-Ministers, which by the Scriptures cried them down. And may not the like be said of *England*, wherein, in King *Edward's* time, all Usury was put down by an Act of Parliament, which was impowred by the holy Scriptures so to do. For so that Parliament grounds the forbidding of all Usury upon the holy Scripture in these words, saying expressly, *That Usury is by the Word of God utterly prohibited, as a Vice most odious and detestable.* Whereupon down tottered Usury in *England* also, like the Popish Images aforesaid in the *Belgick* Provinces: which shews the Power of God's Word seen in the putting down of Usury, above all carnal and humane reason: Which makes me chiefly to stand upon it, because I find it so experimentally, by my preaching and printing, how thereby it is thrown down.

10. And whereas some may mislike my repeating of some chief and most notable sayings of some renowned Authors by me quoted, I shall briefly apologize for my self thus: That 1. My Adversary has compelled me so to do, by his frequent repeatings, and bringings in against me of Mr. *Hughes*, Dr. *Rivet*, Dr. *Spanhemius*, and their *ad nauseam usque* reiterated distinctions and expressions. 2. And did not Christ himself repent his own sayings, *Luk. 13. 3, 5.* and elsewhere? So *Paul Gal. 1. 8, 9.* and *John 10. 30.* and *21. 25.* See also *Eccles. 1. 2.* and *2. 15.* how that King of Preachers repeats the self same words: all which puts me in hope that the courteous Reader will pardon my necessary reiterations.

A

A
POSTSCRIPT,
ABOUT

Two things left out in the Writing of
this Book, viz.

PART I. NUM 28.

I. **A** Bout the Heydelberg-Catechism, which my chief Adversary pretends to make for Usury against me; whereunto I have three things to say, having read the said Catechism, and the Exposition of it; yea, having learned the said Catechism by heart, when I was young.

1. The first is, that I find no such thing in the Catechism it self as favours Usury; nor could there be, because Urfin, who made it himself, was against Usury as well as my self, as in this Book I shew it.

2. That the Author of the Exposition of it could do no other but write of Usury as he doth, and as others do, if he would be suffered there.

3. That I do highly commend him for all this, because he writ more precisely for the strict keeping the Lord's Day than any of that Country, that I have seen.

II. About the unjust charge, whereby I am charged with Popery; because the School-men, and I, with my Brethren, are joyntly against Usury. The words of the charge are these, The Man is become as one of them. Whereunto I desire to answer a little more fully than yet I have done, and that three ways.

1. He might as well have said that I am become a Mahometan, because Mahomet is against Usury too.

2. That I am become a Heathen, because the Heathen and I agree in the point of Usury: they writing against it, as I do; even most bitterly too.

3. I answer, Am I as one of the Papists? who, 1. Because I would not become a Papist, chose rather, like Moses, to suffer Affliction with the people of God, and to lose, and to leave all that I
was

The Postscript.

was owner of, and to live as an exiled man in a strange Country.
2. And whereas some British Divines do question it, whether the Pope be Antichrist, or whether the great Antichrist be yet to come; have lately declared, and do declare, that it is as clear to me as the Sun, that he is the Antichrist, and that Rome is Babylon: it being so evident to others also, even Papists themselves, that it is, viz. (a) Alcazar, (b) Clemanges, (c) Ribera; yea, (d) Bellarmine himself; little considering that in his name is the number of the Beast, 666. in Rev. 13. 16. if it be written in Hebrew thus.

כ ע ל ל ר מ י נ ו ס י ע ס ו א י ט א
1 9 10 1 6 60 70 10 60 6 50 10 40 200 30 30 70 2

And so the Hebrew Name, מ י י ר ו מ } makes
400 10 10 40 6 200 } 666.

III. About Erratas, I must beseech the gentle Reader to overlook them, and to pardon me for letting any of them pass: for being a Stranger, and not able to write so legibly as Natives can, I was necessitated to employ both Ministers and others to transcribe my Copy: in which Transcription I found innumerable faults, because the Transcribers could not well read many words and letters: so that I was forced to take extraordinary pains, and much time, to correct so many faults; which notwithstanding, many were left uncorrected, and could not be mended by me, unless I would spoil all by correcting. Which puts me in hope that those Erratas which are left will be imputed to transcribing, and not to me; whose case is like that famous Authors, Jonas le Buy Sr. de la Perie, in whose French Paraphrase upon the Apocalypse, I find 130 Erratas.

IV. About Prince Rupert, because I am jeered by one of my Adversaries for my Prophecy concerning him, by me alledged in my Dedicatory Epistle to his Illustrious Highness, out of a certain Author in Print; and did, since the writing of this Treatise, meet with a far greater Encomium then given to the said re-

(a) Alcazar, (b) Clemanges, (c) Rivera, (d) Bellarmine.
(e) Romana nimirum היה רומיית Bestia Romana
Bestia, Jonas le Buy, in Appeal. p. 443.

owned

The Postscript.

nowned Prince my Gracious Lord, by Doctor Titus Oates, I thought it good to transcribe it, and here to insert it. His words are these;

(a) 'I have presumed to dedicate this Pl. Dis. to your Illustrious Highness, to whom, under God, our Gracious Sovereign is chiefly owing a very considerable temporal deliverance to this Nation. For, without your Highness's great Zeal (and some miraculous Providence intervening) it had hardly failed, but that Might and Craft had stifled the Truth in weak Hands, and brought a dismal Deluge of Blood and Slavery upon the Nation. And a little after he saith, 'It is not for my weak Pen to recount the Merits of your Highness, &c.

V. About a certain brag, which one, since the writing of this Book, made to me; viz. That five hundred to one of my friends would be against me in this matter. For answer whereunto, though I could bring an infinite number of Authors, and of other impartial men, to stop such a one's mouth, yet will I at present quote but one, who is a Country-man of mine, even a chief one among the Germans (whom yet some falsely give out to be for Usury) His name is (b) Keckerman, a most learned and famous Writer; who confesseth, 'That even all the Greek and Latin Fathers, almost all our Reformed Divines, and all of the Romish Church, do hold Usury to be a Sin. Where note that he makes no distinction between biting and toothless Usury; oppressive, and harmless or moderate; as my chief Antagonist would have me to make.

(a) Doctor Titus Oates, our Preserver, under God, in the Dedication of his late Sermon to Prince Rupert. (b) Keckerman, in his *Oeconom.* ch. 7.

A Letter

A Letter sent by a Godly Minister to the Author about this Treatise.

Reverend Sir,

I Have received your Lines, wherein you desire me to discover my Sentiments concerning your Answers to the Usurer's Champion : and therefore I shall say thus much ; *viz.* That I am very well satisfied with them ; and do heartily desire that your success of them in the World might be answerable to your design. It is to me a matter of great lamentation, that a crime (in my opinion so notorious) should find any Advocate to plead for it : for I am sensible how much greater influence those Arguments have on the credit of Mankind that comply with their carnal interest, than those which design their greater benefit, and to bring them into the obedience of the ever blessed God, and his Son Jesus Christ. However, let your Examiner pass never so severe a censure on you, whilst you plead the Lord's Cause, you have this comfort, that your reward is with him. And though truth may be suppressed by its Adversaries for a while, yet the force of it is such, that it will prevail at last. It were indeed to be wished that men would open their eyes to behold it betimes : but if the World hath so far bewitched them, that they either cannot, or will not ; sure I am, that the day of Tryal will make it clear. I pray God that men would suffer themselves to be convinced, before the Judgment-day. Sir, I have no more to say, but that I am and shall be an Orator at the Throne of Grace for you, that the same holy Spirit that hath hitherto moved you in the defence of so good a Cause, would assist you still, both to the perfecting of this work, and what else you may have designed for the Glory of God, and the profit of Mankind ; and that you may never want Champions for God's Cause in these famous Islands ; that Satan's Kingdom may not only be shaken, but altogether shattered, and Glory may dwell in our Lands, that we may be the Field which the Lord God delighteth to bless. Which must be the conclusion of the hearty Lines of him who is sincerely,

Reverend Sir,

*Your assured Friend and Brother
in the Work of Christ,*

March 7. 1679.

J. W.

THE

THE CHIEF
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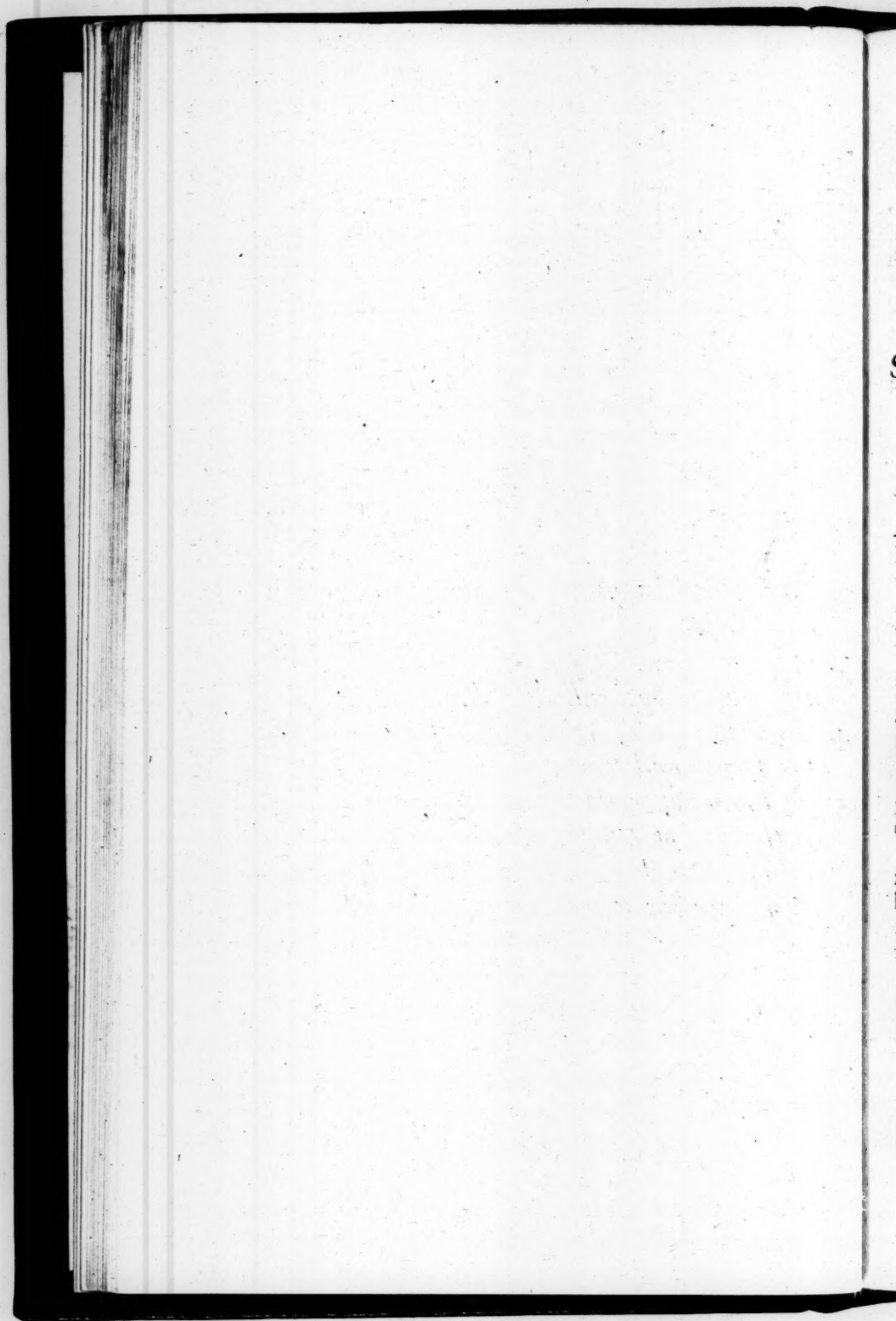
Of things added to this

ANSWER.

Viz.

1. **A** *Citation for Usurers to answer at Christ's Tribunal for their Usury.*
2. *Bishop Babington's Prophecy of Usury's Downfall.*
3. *Two notorious Usurers buried by Satan in his own Chappel called Hell.*
4. *An Usurer's last Will and Testament before his Death and Burial.*
5. *A Figure of two Ways : A Dangerous, which is the way of Usury, leading to Hell ; and a Safe, which is without it, leading to Heaven : for the Reader's Choice.*

USURIES



[1]

USURIES CHAMPIONS
AND
AUXILIARIES
SHAMEFULLY DISARMED,
AND
LAMENTABLY BEATEN.

PRELIMINARIES.

NUMBER I.

HAVING received since the coming forth of my *Usurer*
Cass, several Papers and Letters sent to me by sundry persons, Ministers and others : some being for me, to encourage me ; and others against me, to daunt me :

I thought it necessary to vindicate the truth, and the (a) honour of my Profession, and to resolve tender Consciences too, by answering what is asked of me, and also is objected against me ; and especially, a certain Pamphlet, wherein I am called, *The Censurer examined*. And that for these causes.

1. (b) Because it is carried upon the wings of fame, that thereby I am confuted, because my Opponent would not be silent.

(a) *The honour of our Profession must be defended ;* Phil. Cæsar. *against Usury.* (b) *Facile est aliquem videri respondisse si tacere noluerit.* August.

2. Because it was given out that I could not answer it. But withal, I resolved to name no man or Author of that or any other writing, for great and weighty causes; and also to omit what might put any of my adversaries in any danger: contenting my self with this, that it is granted me by my chief Antagonist, that the Bishops also *decry all Usury*. Which maketh mightily for me, that such learned, renowned and great men, of whom some have been glorious Martyrs, which have given their bodies to be burned for Christ, have decried all Usury, as well as my worthless self, and are on my side, and therein agree with me, as I with them. But to the matter.

As for the Title given to my Book, *Usury's Champions Shamefully disarmed and beaten*, I shall now give this account for it.

N U M. II.

1. I stile it so, and take my Examiner to be the chief, and *The Champion*, as he calls me *The Censurer*; because he is, or at least will be accounted so, as presuming to encounter with the most famous, holy and learned men which have flourished in old time, and of late; viz. those of the Council of Nice, and that of *Agatha*, and *Bishop Hall*: whom he goes to confute in his Pamphlet: and famous *Bolton* too, and learned *Trap*, and *Drexelius* and *Bertoldus* also; as if he were such a man as could examine and confute any learned man, though never so much esteemed and admired by others, which are his betters. So that the Usurers of our time, I speak Ironically, could not have such another Champion if they had gon over all *Devon*, yea, all *England*: for none else doth appear so against such Worthies as he doth: which compelleth me to style him *The Champion*. But I subjoyn withal,

First, *Shamefully (a) disarmed*; like blessed *Bolton's Adversary*, M. S. of whom famous (b) *Bagshaw* writeth thus: *That being a man of no great Note, and of less Learning, he thrust himself upon the greatest infelicity of War: as first to be Disarmed, and afterwards to be killed in the Field with his own Weapons.* [And with their Auxiliary Forces lamentably beaten.]

(a) *Arma autem sunt exceptiones, replicationes, triplicationes.* Doctor Freig. in suis Rudim. (b) *Bagshaw* in *Bolton's Life*.

Whereby I understand Replies, Exceptions, Allegations and Abettors : which being compared with those mighty and numerous Forces and strength of Usuries Adversaries, are but as Pigmees and Grass-hoppers to them, and therefore could not stand before them ; but were forced to put themselves to flight, (a) and so totally routed. For how can Error stand before Truth, and Stubble before the fire of God's Word ? which utterly forbids and condemns Usury to the pit of Hell ?

Thus much concerning this Title.

N U M. III.

Now, before I enter that Controversial Sea of Matter, I will do as I did first, when I prayed, saying, ' O my God, do thou stand by me, a poor weak feeble Creature, as thou stoodst by *David* ; for I mean to go against this *Goliath* in thy Name, &c. So I will pray again, because the Lord did then hear me graciously ; and this shall be my Petition : ' O thou Lord of Hosts, forsake me not in this new and second encounter, for I put my sole and whole trust in thee ; and thou hast formerly heard me graciously, when I cried unto thee, saying, Lord help me : answerably whereunto, I will cry unto thee again three times, Lord help me, Lord help me, Lord help me, against my Adversaries, as the people of (b) *Merindal* once did cry against the Duke of *Savoy's* Armies ; hoping to prevail, as that people did then.

Thus I frame my Supplication here.

' And thou, Lord, knowest ; how, as I went on from time to time with the writing of this Book ; saying allusively, like *David*, as he went ; O my Son *Abfalom*, would God I had died for thee ; O *Abfalom*, my Son, my Son, 2 Sam. 18. 33. So, O *Abfalom*, *Abfalom* ! poor Usurer, who art a Rebel too, as *Abfalom* was, against thy Father by Creation ; would God, I could perswade thee to die to that great, that grievous, that loathsome, that damnable sin of Usury, that thou mayest not die for it everlastingly.

And sometimes thus : ' Lord, let that good and mighty Wind, whose name is the Holy Ghost, now blow upon me, a poor weak Vessel of thine ; that being set upon by mine Enemies, in this controversial Sea of Usury-matter, I may pre-

(a) And some to recant. (b) As Fox reports it.

'vail ; and thereupon many a poor soul that fought under U.
'suries Banner may be overcome, won, converted and saved ;
'So that I cannot but expect a joyful issue ; only be thou my
'Helper, O my God and Deliverer. *Amen.*

And one thing more I cannot conceal from the poor Usurer
cast ; That when I had ended this Treatise. I could not but,
David-like, who fasted for his enemies, *Psal.* 35. 13. observe
a day of Humiliation for him also, that he may be converted ;
which God grant.

N U M. IV.

In the next place, I shall, according to my usual proceeding.
premise a Preface, and place it next to my Prayer.

The Heavens, which are so clothed with shining light,
so beautiful with a Canopy of gayest colours, so bespangled
with sparkling Diamonds, [*the Stars I mean*] declare the glory
of God, *Psal.* 19. 1. But so do not our *Usurers*. For they do
rather, as much as in them lieth, unglorifie God ; in that,

1. They [*I mean some of them*] do lend their Mony wittingly
upon Usury to such as will spend it upon their lusts, (some of
them) and upon their drunkenness (others,) and in playing it
away in Carding and Dicing (others,) as long as they can
borrow any Mony after Six in the Hundred, which they call
moderate Usury, to the undoing of their Wives and Children.

2. They are so far from declaring the Glory of God, and
honouring that great and glorious Majesty, as that they give
great occasion to the enemies of the Lord to blaspheme, as
did *David* by his Adultery and Murther, Both which, grave
and great (a) Writers paralel with Usury.

2. In that they make men to blaspheme the God of Hea-
ven, like those, *Rev.* 16. 11. because of their Plagues, *ver.* 9.
Because men do look upon usuries and Usurers as the Plagues
of the World, like these which God sent against, and into the
World, according to the aforesaid place ; which maketh men
so to blaspheme, and to (b) charge these Usurers, with their
pressures, to be the cause thereof.

(a) Ambrose *de Tob.* c. 15. Cato in Cic. Calvin in *Psal.*
15. Phil. Cæsar *against Usury*, p. 3. (b) *Observabis ista Usu-*
rariis potissimum objici. Guat. in Amos 8.

2. They dishonour God ; causing men to (a) curse, not only God, but themselves also, for their cursed Trade of Usury ; whereby they ruin themselves and their families, and many others besides, according to *Jer. 15. 10. Every man does curse me.*

I know my chief Adversary will be very much displeased with me for this, [*though others also say and write the same*] as his Papers sent to me do prognosticate it. Concerning which,

1. I will only say thus much in this Preface, that I do not regard his displeasure at all manifested and discovered in it.

2. That when first I saw it, I wondred ; that after so many mortal Wounds given by so many sharp Pens of a number of holy and learned Writers, to that *Abalom*, that Rebel, that damnable sin, called Usury, which so rebelleth against God ; yet it should perk up again, and lift up its head again, and be defended, even by some Ministers of the Gospel, against the Gospel, for filthy lucre's sake, and contrary to so many sacred Councils which have prohibited it.

And I wondred also, that when all other Ministers were silent ; yea, diverse both Prelatical and Anti-prelatical Divines encouraged me by Letters and otherwise, by and in discourses, he only should rise up in Arms against me, in detestable Usuries Defence.

N U M. V.

But when I considered (b) how easie it was for a man which is enamoured with that profitable and soul-destroying Evil, and for this young man, my Adversary, to collect together some Arguments out of those new Writers, which defend a certain kind of Usury, with Cautions, and then vent them, to get a Name, and to give out

(a) *Unde Musculus in Psal. 109. 11. vocat feneratorum, maledictionis Ministros. And Bishop Jewel, in 1 Thes. saith, Usury is always the Curse of God and the People.*

(b) *Which, what an unbecoming thing it is for a Minister, that of Eusebius, out of Apollonius, about Montanus, Doth a Prophet exercise Usury ? does sufficiently declares.*

that he has confuted me. And I was told besides, that this same young man himself also, putteth his Mony to Usury. I left wondring, because I saw then the cause of his writing against me, and entring into the Field of Mars with me, by his contending with me, even as M. S. blessed Bolton's Adversary, did contend with him about Usury, to defend it, by reason of a Sermon which that holy man preached against Usury, whereof he was guilty; as that learned and noted Parliament-man, Mr. Bagshaw, reports it. (a) And so to go on with this my Preface, I resolved upon three things.

1. That I would not hearken to him, but God; as blessed Austin adviseth me, saying, *I have not written it; viz. what is written, Psal. 15. 5. He that putteth not his Mony to Usury. Hear God, and not a Minister; He may be an Usurer himself.*

2. I resolved to value his sayings and barkings against me the less, because I remembred what a most able and learned Author (b) writeth in his Dedictory Epistle, prefixed before his Book against Usury, to the Arch-bishop of Canterbury, in these words: *Your Grace is reported to be one who neither lendeth nor taketh upon Usury; which is not in this Age every such man's commendation: and therefore, being free from that sin, you may the more freely give sentence upon the ungodliness thereof.* According to which saying, I thought this young writer to be very unfit to meddle with this controversie, and to judge me, and to pass sentence upon me after examination: (to reflect upon his Title) and so resolved to slight his appearing for Usury against me; who, together with a Cloud of able, holy and learned Divines, old and new, appear against it, and all the Defendants of it.

3. I resolved also, that, seeing Providence has so ordered it most remarkably, that this Champion should rise up against me in Arms, as it were, and to rowze me up by all manner of provocations, given me from the beginning, and first line of his Paraphrase, to the very end thereof, wherein he would fain make a Usurer of me also, by a false report: I say me, who never lent any Mo-

(a) Aug. in Psal. 15. (b) Mr. Mose,

ney upon Usury in all my life time, that by God's mighty help, I will now go to the very bottom of that most deep dead and dangerous Sea of Usury, which has overflowed a great part of this and other Countries also, in our *European Orb*, to the spoil and ruin of many thousands, thousands, who make a most sad out-cry about it, like those in *Nehemiah*. 5. 1. so that their cry goeth up, even to Heaven.

The Lord my God strengthen, assist and enable me to go thorow with this great, noble and mighty work (a) with a prosperous success; so as that many a poor Usurer's soul may repent, and not continue any longer in that great and grievous sin; be saved, and not damned; live, and not die to all Eternity, according to that most dreadful sentence, *He has given forth upon Usury, בושק, and has taken increase, והרבית*, mark, any increase, or overplus; not בושק, or vehement biting only: shall he then live? he shall not live, he shall surely die, his blood shall be upon him, *Ezek. 18. 13.*

N U M. VI.

But to the main matter it self, after this Preface; which I will methodize after this manner: dividing it into four Sections, and distinguish each Section into Numbers, as our new Casuists do; because my Adversary will needs make me a new Casuist too.

The First Part will comprize his Examinations of the two first Chapters of my *Usurer Cast*.

The Second, My Answers given to the Examinations of my third, fourth and fifth Chapters; together with some certain Numbers joyned with the rest, as concerning the same Subject.

The Third, My Defence made against his and other Opposites, Impugnations and Insults made against my Sixth and Seventh Chapters.

(a) As *Daneus* calls it. (b) *Martin ab Alpiseuer*, and others.

The Fourth, my Resistance made against his and other Adversaries encountring with, and assaultring of my Eighth and Ninth Chapters.

And several Additions; *viz.* of a Narrative, and the Usurer's last Will and Testament, mentioned in the Table of the chief Contents of this. Together with sundry Exhortations, and some Transcripts; And a final Supplication.

T H E

THE FIRST PART.

NUMBER I.

HIS Title is, *The Censurer examined : or, a Consideration of Mr. Jelinger's Usurer Cast.*

The later part whereof I have nothing to say to ; but the former I cannot but discuss and deal with according to its desert.

And First, Not to speak much of the Name he bestoweth upon me, calling me *The Censurer* ; as if there were none like me : but only this more, besides that which I have said already upon my Title which I give him ; that those Judicious Readers, which have read my Book, and Bishop *Downam's*, and Mr. *Bolton's*, have given this verdict upon the three ; that both the one, and the other have dealt more roughly with the Usurer than I.

Secondly, In the second place, I shall observe in the word *Examined*, this Man's

1. *Arrogancy.*
2. *Boldness and Impudence.*

1. *Arrogancy* : That, being but one of the lower Form of Scholars, he will take it upon him to (a) *examine* such as are passed and gone from Form to Form, and from University to University ; yea, (which I must needs add) will examine the *Theses* in the University of *Wittenberg* disputed against Usury, so as to condemn them for bringing Usury by their reasonings

(a) I say, *examine others*, when he should have put an Answer first to Mr. Smith's Examination of Usury in his Second Sermon against Usury.

(as if his reasoning were better) into greater credit and request than some are aware of, in his 97th Page. Which, whether it be not height of Arrogancy, let the Reader judge.

N U M. II.

2. Of *his Boldness*. That, being but a young Man, he would presume to examine such a deep Subject; and to be Defender, yea, Judge of such a Controversie, when all his other elder Brethren in this Country, and elsewhere are silent. But I do, upon this Observation, remember, 1. What my old deceased friend, Mr. *Hughes* did write of such another young Man, who would needs dispute with him, and challenged him for it; that he was *Omnium Juvenum audacissimus*, *Of all young Men the most audacious*. (a) Which may well and most fitly be applyed to this also. 2. I remember also, what I have read in a certain Author; who writing against Usury, as I do, dedicated his Book to an old great Lord; saying, *The Question of Usury being controverted in these days among many Divines, requireth an Arbitrer of much reading and experience. And if no Man chuseth a young Man for a Judge, or a Guide, because there is no sufficient evidence of their Wisdom; then should I have shewn my self a very young Man, if I had chosen any that is young to be a determiner of this Controversie.*

Let the Reader apply now this old grave Author's Saying to the present case. I, for my part, will close up this Observation with that noted saying of *Oecolampadius*: (b) *De Usuris judicare non est omnium: Every Man is not a fit Judge in this case of Usury.* And *Aristotle's* Verdict concerning young Men; *Quod non constat eos esse prudentes: That it is not evident that they are so prudent.* That is, prudent sufficiently.

(a) *A Defender of that most odious sin of Usury, properly so called, and now practised by our Usurers. Where I desire to cite, for the Impudency of this Defence, that Illustrious saying of Lavater, (Comment on Ezek. 2. Homil.) Our Age wants not Men of whom Usuries, and other Crimes, (Mark. he calls Usury a Crime) are moil impudently defended, (b) Oecolampadius, Epist. 16. l. 1.*

Having done with this Man's Title, I proceed to his Premises, And,

First, I have this to say therein of this young Philosopher ; who so begins with his Philosophy, when he should inchoate *ov Seō, with God*, and with his holy Word, to make his matter good ; that his wrong which he doth me, charging me with Confusion and height of uncharitableness, is so great, as that I must needs vindicate my self in a more than ordinary manner, because he assaults me so hotly in such an unusual manner, beyond the bounds of all Civility, and the example of all others that have written of, for, or against that dreadful sin of Usury. So that he must expect to have the like measure measured out unto him, with which he measures unto me, in this my Defence. And,

1. Whereas he chargeth me with a *Chaos*, because I couple, as he saith, the grossest Oppression and most griping Exaction with the least Expectation ; be it a Mite, or Cup of cold Water, upon the account of Mony lent : and because I do not distinguish as he would have me, *viz.* between griping Usury and moderate. I must thereupon needs retort, and tell him, that his Pamphlet is a Confusion and a *Chaos* indeed. For, 1. Where are his Parts, his Sections, his Divisions, throughout his whole Pamphlet ? Is not the whole Body of it out of Joynt ? Which caused one who read it to say, that it had neither Head nor Tail.

2. Doth he distinguish between the several kinds of Usury as he ought (save only between the most griping Usury and his moderate, which is for his tooth ?) No, no.

3. As for me : Because he finds such fault in me for not distinguishing, I will therefore now distinguish more than yet I did, though I know he will not like it.

And First, between that which is (*a*) manifest, and the cloaked, which, in all likelihood, is omitted by him, because palliated Usury comes too close home to his Lending. For Divines tell us that it is committed thus.

(*a*) *Quæ aperta facie est quod dicitur.* Erasmus, in Psal. 15.

N U M. IV.

1. When a man who is a Usurer taketh any thing above the Principal without an expresse Compact, but by a Tacite, custom it self tacitely making the Compact : as between infatuated Harlots, and those that commit Fornication with them, Custom maketh the Agreement, themselves being silent. Thus my Author compareth Usurers to Harlots in this thing.

2. When a Man palliateth Usury with Partnership, in that he will be the borrowers Partner : But how ? In his Gain, but not in his Loss. Which this Champion's own (a) Authors in their Cautions disallow ; because the Usurer is so unjust, as that he will have the Borrower to take the pains, and himself will take the gains.

3. When the Usurer maketh a Translation : that is, when he will not take Money beyond the Principal, but bushels of Corn, of the Borrower, or his labour for it, or some other thing, contrary to *Deut. 23. 19.*

4. When the Usurer makes a Translation *de persona ad personam*, from person to person. As thus : When the Usurer will not be seen in the taking of Usury, because it is an odious thing, and will bring a scandal upon him (especially if he be a Minister or Professor) but employeth another : as some do their Wives ; others some noted common Usurers, which can best put out a Man's Money upon Usury, because they are still resorted unto : Yea, others there are who will employ the very Jews, whom famous (b) Doctor Pareus calls therefore *Christianorum famulos*, *The Christians Servants.*

Here now I distinguish indeed, but little, I suppose, to the Champion's liking, though he finds fault with me that I do not distinguish in my *Usurer cast.*

5. Palliated Usury is committed also, saith the famous (c) Bishop Downam, by counterfeit exchanging ; which I, for my part, shall call Exchange bordering upon Usury. The manner of its committing is this ; When Money is delivered upon Bills of Exchange, with mention of the places, not that the Bills should be transported for the satisfying of the Creditor

(a) As Mr. Baxter, and others. (b) Pareus in R. (c) B. Downam, in Psal. 15.

beyond the Seas ; but that the Lender, keeping the Bills at home with him, may have the like Allowance which Merchants have for the same time, dealing by Exchange and Rechange betwixt the places named.

The reason of this practice is, because their Gain is greater than any other ; which is tolerated by some Magistrates : In-
somuch that they which put forth their Money in this counterfeit Exchange are supposed to get after 16 or 20 in the 100. So that therefore this Exchange may be called *Cambium ficcum*, *Dry Exchange*, because it is void of Charity.

6. There is also a kind of adventuring, which is but a cloak of Usury ; When a Man covenants for Gain in lending under a pretence of hazard, when all the while he intends to ensure ; and so the Principal is not hazarded. And so many a Man lendeth fifty pounds, if himself and two or three others which he shall name, or any of them, shall be alive at the twelve Months end, that the Debtor shall pay him fifty five pounds ; otherwise he shall pay but forty five pounds : For if he should name but one, it were twenty to one that he should be living at the Years end ; but naming three, it is more than twenty to one, but that some one of the three shall survive.

This famous *Downam* also judgeth to be a cloaked Usury.

7. There is likewise a kind of pretended free Lending, which is but a Cloak of Usury. As, when a Man lendeth fifty pounds ; much of it being light Money, and such as will not pass ; as being clipped, or Brass coloured over, with this condition, to pay him again so much in good and passable Coyn. Such was the Usury which some practised in *Ezekiel's* time, a little before the Captivity. For, as some write, they having ordained a new Shekel, exceeding the old thirty two Grains ; so that whereas the Civil, or *Mosaical* Law, which was but half of the holy Shekel, weighed an hundred and sixty Grains, the new weighed an hundred ninety and two : they would lend after the old Shekel, but they would be paid according to the new.

More, much more could be said of this Palliate Usury : for it is just like one *Perielimetus* ; who, to beguile others for the enriching of himself, sometimes would be like a Fowl, sometimes like a Bee, sometimes like an Ant, sometimes like a Serpent ; yea, saith my Author,

— ἔχει δὲ ὄψα
πυλὸς ὁκ ὀνομασά.

so many shapes he had, as no Man can express. Answerably whereunto, Usurers also appear sometimes in one shape, and sometimes in another: yea, they have so many a quillity, and so many a subtilty couched in their distinctions, as no Writer is able to discover. But I must be briefer than I have been, having much other matter to utter: and therefore I will hasten to

N U M. V.

A Second Distinction, between Natural Usury and Unnatural; The Natural is, Whereby a Man deals with (a) Mother Earth, which the holy Fathers in old time used by God's own Institution; and which (b) Aretius saith, is only lawful; excluding all other interdicted Usury. Which also maketh against my Adversaries.

2. *Unnatural: viz. That which, against Nature, Usurers would have to come of such a barren thing as Money is, and which that renowned and pious Bishop Hall brings as an Argument against Usury, (see my Usurer Cass. p. 44.) but hereof more hereafter. In the mean time let me add, that for this unnaturalness, Usury is called by some, Sodoma Naturæ. The Sodomy of Nature. O abominable! And if any do not like Bishop Hall's Reason, as this Champion doth not, I prove the unnaturalness of it thus; because the poor Heathens, by the Light of Nature, have written and spoken against it: yea, because the Light of Nature, called the Law written in Men's Hearts, accuseth Usurers for the unrighteousness of their practising Usury.*

N U M. VI.

Thirdly, I distinguish between (c) Metaphorical Usury, and Proper; or, properly so called. The Metaphorical is that of Gifts, and Graces, and Parts; whereby we may gain some benefit, encrease and excrecency (as Aquinas call it) of good Works; as Alms-giving, &c. to be understood by that Usury

(a) Turner, pag. 12, 13. (b) Aretius de Usura. (c) *Whereof the one gains Heaven, the other Hell; saith Chrysostome, Hom. 5. in Matth.*

which Christ speaks of, *Matth. 25.* gotten by the Talents ; that is, Gifts and good Works there mentioned. And some think that Christ there meant Ministers and Pastors of the Church especially ; that they should so lend forth their Gifts and Parts, as that he may receive his own with Usury ; that is with a Spiritual Increase : as *Marlerate*, with others, is of that mind. Whence is that of (a) *Origen* ; *Behold all ye to whom I speak these things, do take these my words as Money lent to Usury ; This is the Lord's Money, which you must use to Encrease.* Thus he understood Christ's Parable. But of this also more hereafter. In the mean time, this sheweth that this Parable doth nothing at all favour Usury, properly so called ; which I must speak of next : shewing, that it is not only biting, but also Encrease, called in Hebrew, תרביח. any Pleonasm, or Overplus, Usurariouly taken ; *Ezech. 18. 13.* *Has taken Encrease.* So that these two words, *Nesbeck* and *Tar-bith*, are both one ; that is, Usury. Which is so acknowledged by *Rabbi Kimki*, upon *Ezech. 18.* that *Nesbeck* and *Tar-bith* are all one. So by *Calvin* himself ; that is, both Usury, forbidden Usury.

N U M. VII.

Fourthly, I shall distinguish between *Mental Usury* and *Actual*.

To begin with *Actual* : that is, A kind of Usury, whereby actually and outwardly, encrease is made by the (b) use of a thing. So it is by learned Men described : And it is that which hath spread it self, and is grown most common in the World ; and of it (and not of most griping Usury only, as the Champion would have it) most Writers of all Countries do treat, saith a most famous Author.

2. *Mental* : Which is a kind of *Ecenory*, consisting in the mind, and hope of Gain, without any Covenant (saith a famous Writer :) Whence is the name *Mentalis Usurarius*, *A Mental Usurer* ; that is, one who committeth Usury with his Mind. So that if a Man's purpose, desire and expectation, note expectation, be, that the borrower should not bring his Goods weeping home, but that he should tender him Consi-

(a) *Origen. Homil. 3. in Psal. 36.* (b) *Whence it is called Usury, from Using, see Canon. p. 466,*

deration for the use of his Goods. Such a Man, in his mind has committed Usury before God, saith a renowned Writer.

And the same was said long before of him by blessed *Austin* whose words I formerly quoted in my first Book ; viz. *If thou lendest thy Money to any, of whom thou expectest to receive more than thou didst lend, thou art an Usurer.* And since, by another famous Writer ; whose words in *English* are these : *Mentis is committed without Covenant, when a Man lenderth with hope of receiving somewhat that is Moneys worth, above, or beside the Principal.* Which thing I intend more fully to confirm by the unanimous consent of the School-men, and other Divines, and their Scriptural Proof for it.

I know the Champion will mislike this as much as any thing I said yet : but I must discover God's Truth ; Will he Nill he.

N U. M. VIII.

4. I will distinguish next between the several values of Usury, which are and have been from time to time ; and are called Usury ; and are, and have been interdicted by God and Men : viz. 1. The *Centesima* : that is, A certain Usury which was gathered Monthly, and amounted to twelve pounds by the Year. The Second is called *Semissalis*, Six in the Hundred. The Third, *Trientaria*, Four in the Hundred. The Fourth, *Exbesse*, Eight in the Hundred. All which are Usury, and called so by all sorts of Writers ; and as they all are so, so they are all interdicted ; as I said, 1. By God who forbids all Usurious Encrease, *Ezec. 18. 12, 13. Thou hast taken Usury and Encrease.* As if God should say, which thou oughtest not to have done, because I have interdicted it. Mark, *Encrease* ; any Encrease, as well as *Nesheck*, *Biting*. Whereof more in a fitter place. 2. By Men : All these kinds have been interdicted, and taken away quite by degrees. Thus the ancient *Romans* first brought Usury to one in the hundred ; and by the Laws of the twelve Tables (which Bishop *Hall* alludes to) ordained, that if any Usurer should take above One in the Hundred, he should be punished fourfold ; whereas a Thief, by the same Law, was to be punished but twofold (Whereby you may gather, saith *Cato*, how much they esteemed an Usurer to be a worse Common-wealths-man than a Thief.

Thief.) Within one Year after that, it was (a) reduced *ad Semuncias*, saith Tacitus, to half a pound in an hundred : and the next Year after, that also was abolished, *Genuncia rogatione*, saith Bodin, whereby it was enacted, that it should be unlawful at all to lend upon Usury ; as Alexander ab Alexandro informs us. And Bishop Downam brings and names many ancient and famous Philosophers and Law-makers, who have absolutely been against all such Usury.

But more of this hereafter also.

And has not the Champion brought his Ware to a good Market (by his *Chaos*) which yields him such Returns. I hope we shall hear no more of his congealed Water for the future : he may do better to keep it for his own *Chaos*.

3. But I do not desire to evade this way only, nor altogether ; and therefore, to shew that I minded distinguishing, before he sent me to the Philosopher to mind me of it, I will send him to the third Chapter of my *Usurer cast* ; where I distinguish between Usury compacted for, and expected : and to my fourth Chapter, wherein I distinguish Usury, properly so called, from Inter-Usury, and Interest, and Ship-loan, and Liberal Increase, held lawful.

4. And if this be not sufficient, let him perolve the Writings of the holy Fathers, and other learned Authors, as I and others have done ; and see whether they so distinguish still between the most griping Usurer and the more moderate. I am sure they do usually speak in general, without such distinguishing. And therefore why must I be so branded as I am by this censorious Champion. and my Treatise compared to cold Water that congealeth and hardens in the same lump things of a far differing Nature : if my Treatise be so, then hundreds more of far greater Authors are so too.

5. Yea, are they not most famous and learned Men, who in very deed couple together (to use his own words) even expressly and distinctly those which for their taking of five Guilders for the Loan of a hundred Guilders : and maintaining pertinaciously, that this quantity was to be lawfully taken for the said hundred Guilders, they say are to be censured for Robbers and Hereticks ; mark, ROBBERS AND (b) HERETICKS : and them (whosoever they be) that take any thing for Money lent, though it be but a Mite, or a Cup of cold

(a) *Duilia Rogatione*. (b) *So Archidiaconus, Q. 1.*

Water.— (a) So the University of Wittenberg couples them, not I; I do but quote them, as also doth learned (b) *Aretius*: and therefore why doth he so run out upon me?

6. But I'll go higher yet. Doth not God himself couple those which take *Nesheck*, (c) נשך, *Biting*, and them which take *Tarbith*, *Encrease*, which is more than the Principal, as learned (d) *Expositors* do aver it. Which has caused a famous (e) *Author* to say those words which the Holy Ghost confounds, *Let not us distinguish*.

N U M. IX.

2. *I pass on to Uncharitableness*, wherewith this Champion most fiercely and hotly chargeth me to defend my self against this his heavy, dreadful and ipitish Charge, and Imputation, set down by him in these words: *That my not distinguishing*, whereby he meaneth, as his words shew it, my not distinguishing between the grossest oppression, and the least Encrease and moderate Gain, in his first and fourth pages; wherein he wrongs me, as it is to be seen in my fifth page: where I do distinguish *Nesheck*, *Biting*, or gross Oppression, from *Tarbith*, *Encrease*; which may not be grossly oppressive, and yet is Usury too, forbidden as well as *Nesheck*, *Ezech.* 18. 13. and threatned with death (f) and damnation in the same place I say, he saith, that *My not distinguishing is the Inlet to all that monstrous Uncharitableness that runs through my whole Treatise*. And how is that; *In that I sentence all that are concerned therein* (Usurers he must needs mean) *to Hell-Flames*. Yea, he addeth, that *Within this Scheme, I take in by far, the greatest part of the Nation*. And not content with these Tautologies, he addeth a third, saying, by a direful Gradation; *Thus Doctrinally he damnth for this one practice the whole Nation; excepting few, himself, no doubt, and two or three more, without Repentance: And to leave little hope from the after Remedy, he tells us farther, Usurers seldom repent*.

(a) *In the Wittemberg Positions disputed*, where *Mordeus* proceeded Doctor. (b) *Aretius de Usura*. (c) *In which word is a Dagesh for it in the letter J*, which denotes much *Biting*, as I said. (d) *As Ambrose l. de Tobia, c. 15. & in Levit. 25.* (e) *Bishop Downam*. (f) *G. Powel, p. 28.*

Which

Which false and fearful Charge to answer, I shall first break out into this Exclamation, because (a) Eternal Salvation and Damnation are no small things.

Oh, that a Minister of the Gospel should so forget himself, as to draw such a formidable and groundless Construction from my harmless and sure-footed Expressions. God forgive him; for, as much as in him lieth, he laboureth to render me as odious as possibly he can to this whole Nation: Which, if this Charge were true, and he could make it good, might justly stone me to death, for sending such an infinite number of Men, Women and Children to Hell. But my comfort is, that that famous and holy (b) Archbishop Usher saith as I say; that Usury is a wicked and unlawful Contract, which, if we live and die in, we are excluded out of the Kingdom of Heaven; *Psal.* 15. 5. *Ezek.* 18. 12, 13.

3. I shall hasten to my particular Responses and Answers which I have fitted for this heavy Charge, to defend my self against it.

N U M. X.

And First, Do I damn, and send the whole Nation, for this one practice, to Hell, save my self and two or three more excepted? and that leaving but little hope for the after-remedy, which he calls Repentance, because I say, that Usurers seldom repent? How can he make this good? Because I say, that in my Anatomy, which is to come, few will escape, as if he had seen the said Anatomy: But I would have him to know, that when I say in my Anatomy few will escape, my meaning there is not that (c) few will escape Hell: but my Discovery, meaning Borderers upon Usury properly so called, viz. such as are guilty of Usurious Dealings in Buying, Selling, Setting, Letting, &c. and who may, and very many times do repent; as is to be seen, *1 Cor.* 6. 10, 11. whereas Usurers properly so called, whom I chiefly aim at, and preach and write against (like blessed Bolton, whom I desire to

(a) *Non parva res est aeterna salus & aeterna damnatio*, Lessius de Relig. c. 1. p. 2. (b) Archbishop Usher in his *Body of Divinity*, p. 300. (c) *Though in some other respect few will escape Hell, because few are chosen*, *Matth.* 20. 16. which yet are many thousands, *Rev.* 7. 4.

imitate therein) very (a) seldom repent. So as upon most of them we spend our breath in vain.

Secondly, Do I damn the whole Nation, excepting a few, two or three, besides my self: how can he speak it? and how will he make any one that is in his Senses believe it, that he speaketh true? for, are all, or most Men Usurers in every Parish throughout England? Do we not know, that in many Parishes there are none, in others but two or three, in some but one; as (b) *Peraldus* tells us, that there was but one Usurer, who kept it very private too, in a whole City. And if so, how can he say that I damn the whole Nation, excepting so few?

Thirdly, But if I had Hyperbolically said such a thing as he charges me with. which I did not, he might have more charitably construed my words, as that great Apostles words must be construed; *There is none righteous; no, not one: and there is none that doth good; no, not one: that all the World may become guilty before God,* Rom. 3. 10.

N U M. XI.

Fourthly, But I must come closer to the matter, saying, that I am so far from damning the whole Nation, as that, contrary to his fearful Charge, which is, that *I censure and condemn many of his Brethren to Hell*, pag. 2. I do (c) exempt and except all those Godly Ministers, my dear Brethren, which, though they are for some Increase (as I also my self am, viz. for a Gratiuity) yet are no common Usurers, properly so called: observing the Godly Cautions which blessed *Calvin*, pious and learned *Mr. Baxter*, and (d) others prescribe; and which being observed, do make that which by some is called Usury no Usury, but Partnership. As when Men are con-

(a) So seldom as that we Saint a Man who does but give over this Golden Trade of Usury, *Capel* in his *Tempt.* p. 264. (b) *Peraldus de Usura.* (c) Only let me use *St. Austin's* holy Admonition to my Brethren, that they be not moved with the reasonings of vain Men, nor imitate them in this perverseness in Opinion, c. 31. (d) Of whom I will name but one more, *Mr. Durham*, who in his Exposition upon the Commandments, has these notable Cautions. 1. We should consider what the Borrower makes of our Money. 2. And we should not be swayed by our own Gain only, as most Usurers are.

tented and minded to share, not only in the Borrowers Gain, but Loss also, which the abovesaid famous (a) Mr. Baxter and others require. And yet farther I say, that I hope in God, that I shall meet with those holy and reverend Ministers in Heaven, and that there we shall enjoy one anothers Society to all Eternity.

§. I answer, That I except also from that foresaid Condemnation, those Godly Christian Hearers which observe the same Godly Cautions, which likewise make that which by some is improperly called Usury, no Usury, but Factory; and would not take any Gain for their Money if they were convinced that it is unlawful for them to take what is proffered: for I shall still stick to that which I have so often said with and after a number of other Divines, who say the same; that it is lawful to take what is unexpectedly offered. I add, that I have a very charitable Opinion of some Christians beyond the Seas also, which in their simplicity and ignorantly follow *Abolom*, like those two hundred Men which followed *Abolom* out of *Jerusalem* in their simplicity, knowing nothing of it, that Rebellion was in it against *David* the King, 2 *Sam.* 15. 11. I say it again, that I do not condemn such ignorant Souls, because they are not convinced of the Evil of all Usury properly so called, even as they are not convinced that they offend God by not keeping our Christian Sabbath so strictly as we keep it in *England*, accounting it *Judaism*: So that in the *Netherlands* they will carry burthens, and do servile work without control, as I have seen it: and at *Geneva*, after the Afternoon-Sermon, will go a Shooting in their *Plimpalee*, so called, which mine eyes have beheld also; and which, if Christians, professing Godliness, should do here, they would be censured to sin damnably. Which maketh me to judge charitably of such a People as sinneth ignorantly, not being convinced: For the time of ignorance God winketh at; but withal, commands all men every where to repent, *Act.* 17. 30. Which has stirred me up to persuade all Men every where to repent of Usury by name, and to leave it, with the very expectation of gaining by it, lest that tremendous saying of Christ, *Joh.* 15. 22. If I had not come and spoken unto them, they had not had sin, but now they have no cloak for their sin, become applicable to them. Now, in this charitable Opinion I am not alone;

(a) In his Directory.

but there is (a) one besides me, who writeth as bitterly against all Usury as ever I did, and maketh it damnable, as I do, in one place of his Book ; and yet in another speaketh thus dreadfully of it : *The sin is heinous, and the danger desperate ; and the more dangerous when it is covered and shrowded : as a consuming Fever, that cannot be espied before it grows incurable.* And yet addeth withal, these words ; *I know there be many, otherwise good Christians, that entertain this UGLY MONSTER, who would not do it to gain the World, if they knew their Trade were damnable Usury.* So saith he.

N U M. XII.

Obj. You will say, Why did not you tell us of this first ?

I answer, Because I feared that all common Usurers would abuse this precious Cordial, intended for tender and troubled Consciences, and thereby be hardened in their Trade of Usury ; pretending that they also are not convinced about this point, and therefore hope to be saved notwithstanding their most cruelly biting Usury : when God knoweth it, that they are fully convinced in their own Consciences, that their Usury is naught and damnable, because it stares in their faces now and then ; and they will not call it, nor have it called Usury, but Interest, the Rent of their Money, and honest Profit, and Consideration, and Satisfaction. Whereof more hereafter.

N U M. XIII.

Sixthly, And this brings me to those which I chiefly aim at in this my Subject, *viz.* professed common, impenitent, resolute, obstinate, convinced Usurers ; who, though their Consciences check them, and accuse them for their sinful practice, yet go on in that damnable Sin, and will not forsake it ; of whom (being compared and conferred with some good people, who observing the Godly Cautions prescribed by Godly Divines, whom I shall ever highly honour, lend their Money, and take some Profit as a Gratiuity of the Borrower, or ignorantly expect Gain for Money lent, as not being convinced yet, that even the expectation of some Usury and Increase is

(a) *Gabr. Povel.*

Usury) I shall say as *Joab* once, to the wise Woman of *Abel* said, of *Sheba* the Son of *Bichrie*, 2 *Sam.* 20. 20, 21. Far be it from me, that I should swallow up and destroy, meaning that peaceable People of *Abel*. The matter is not so: but *Sheba* the Son of *Bichrie* has lifted up his hand against the King, even against *David*. So, far be it, far be it from me, that I should swallow up, by my preaching against impenitent Usurers, Death and Damnation; or destroy, or go to hit the peaceable People of God, who truly fear God, and intend no War at all against God by any wilful Usury. The matter is not so; but *Sheba* the Son of *Bichrie*, the wilful and obstinate Usurer I mean; otherwise, the common Usurer who makes a Trade of that Usury which God interdicts and condemneth, called *Nesheck* and *Tarbiith*; that is, Usurious Encrease, *Ezek.* 18. 13. who lifts up himself against the King of Kings, and rebelleth against him, and his Commands concerning Usury; against him I preach Damnation, as one who may well be called *Sheba*, because he hath *Seven Abominations* in his heart, as the Scripture speaketh of the Wicked, as he is, if any be among us, the Son of *Bichrie*, as some read it, because he is in *Aries*, which is not only a Celestial Sign, but also a Warlike Instrument used against a place or King besieged, and rebelled against, as the Usurer is, who is an Instrument acted by Satan, and used against the Great King, against whom he fighteth: against him, even this Usurer, I say, that I am; telling him, that except he repent, he shall surely die; that is, he shall be damned, and burn in the flames of Hell everlastingly, *Ezek.* 18. 13. and never dwell in God's Holy Hill above, as those who do not put forth their Money to Usury, *Psal.* 15. Nor am I alone in this; for, besides these holy Scriptures, I shall bring against impenitent and common Usurers several Great, Learned, Pious and Renowned Writers, and their Writings; who say the same, and condemn the Usurer to the flames of Hell, as well as my self; viz.

1. (a) *St. Chrysostom*, Who saith, *Usuries prepare Hell*, without distinguishing, or once naming Gripping Usury.

2. (b) *St. Ambrose*, *If any Man takes Usury, he commits Rapine, he shall not live*. Which is also cited by others for such a purpose as well as by me.

(a) *Chrysost.* in cap. 1. *Math. Hom.* 5. (b) *Ambrose, lib. de Bonis Mortis, & habetur, 14 q. Can. 4.*

3. (a) *Leo*, *We are to flee that Iniquity of Usury, because the Usury of Money is the Funeral of the Soul.* Thus he.

4. But why do I name but these *Three Fathers*.

Famous Bishop (b) *Downam* tells us, *The Fathers of the Church have with one consent condemned Usury, even TO THE PIT OF HELL.*

5. (c) *Adams* also hath these dreadful words against the Usurer, condemning him to the *Flames of Hell: Infinite Excuses, Evasions, Distinctions, Paintings, are invented to countenance on Earth Heaven-exploded Usury.* God saith, *Thou shalt not TAKE USURY: Go now, dispute the matter with God, HELL FIRE shall decide the Question.*

6. Next to this famous Man, let blessed (d) *Bolton* pass his Sentence. *Out of the wideness of the Conscience of some wicked Men proceedeth mincing and excusing in many Interpretations, favourable Constructions and distinctions of Sin.* As for example, *That Usury is of two sorts; Biting, and a Toothless, (as also saith the Champion and his Brethren) holding for it; when ALL KIND OF USURY IS MOST CERTAINLY DAMNED BY THE BOOK OF GOD.*

7. (e) *Francis Whiddon* the Elder preached the same, that *The Usurer's Portion will be ETERNAL DAMNATION.*

8. Add (f) *James Spotwood*, who from *Psal. 15. 5.* tells us, that *Usurers are excluded from Eternal Life.*

And I will add to those two Modern, most Learned, most Renowned, most Valued and Pious Bishops.

1. (g) Bishop *Jewel* tells the Usurer, *How darest thou look up to Heaven? Thou hast no Dwelling there.* And, *Usurers shall die the Death, Ezek. 18. 13.* meaning the Death of the Soul.

And 2. (h) Bishop *Sands*, besides Bishop *Downam*, already quoted.

(a) *Leo de Fejunio Decim. mensis, Serm. 6.* (b) Bishop *Downam*, in *Psal. 15. 5.* (c) *Adams*, in his *Works*, pag. 15. (d) *Bolton*, in his *Discourse of True Happiness.* (e) As his judicious Hearers informed me when I was putting forth this *Treatise.* (f) *James Spotwood*, in his short *Discourse concerning Usury.* (g) Bishop *Jewel*, in *1 Thes. p. 145.* (h) Bishop *Sands, Serm. upon Rom. 13.*

And 9. I will now close up this naming of Authors with that terrible Doom denounced against the Usurer by Doctor (a) Williams; who tells the Usurer, that *The punishment of Usurers in Hell shall be greater than most Sinners.* O dreadful! Tremble at it, O Usurer.

N U M. XIV.

But when the Common Usurer, who takes and expects Use above his Principal, hears this, that he is chiefly meant, he will be apt to make these two Objections.

Object. 1. That these Writers may and must be understood, as speaking against Oppressive and cruelly Biting Use and Usurers.

Whereunto I answer, That this cannot be their meaning, because they also shew what that Usury is, and those Usurers are, which they write against.

I'll instance in two only, reserving many more for another Answer, which is to come upon another account.

The first is, (b) St. Ambrose, whom but now I mentioned; and who saith expressly, *Et esca Usura est, & vestis Usura est, & quodcumque sorti accedit Usura est*; that is, *And Meat is Usury, and a Vestment is Usury, and whatsoever exceedeth, or is taken above the Principal, is Usury.*

The Second is (c) Brentius; saying, *Men do define Usury to be a Gain that is added to that which is lent; or, when over and besides the Principal, any thing is paid for Lending.* Which doth not cross free Lending, and a free Gratuity, because it is a Gain arising from the very Act of Lending; whereas a free Gratuity ariseth from Thankfulness.

Object. 2. The condemned Usurer will object and reply; I hope that I cannot be, nor shall be condemned to the flames of Hell, living under the New Testament, though Usurers, living under the Old, were sent to those everlasting Flames, because the New Testament neither interdicts Usury, nor condemneth the Usurer.

(a) Doctor Williams, in his true Church; p. 438. (b) Ambrose, l. de Tol. c. 14. (c) Brentius Comment in Levit. 25.

Whereunto I return these Responses.

1. That Usury is interdicted in both Testaments. In the Old first, by a general consent ; and in the New also, as well as old, by the Verdict of whole Councils and Universities.

I'll instance in one of each. And,

1. In the *Lateran Council*, twice it is asserted by two hundred and sixty Bishops, or more, *That Usury is forbidden in both the Volumes of the Bible.* And again, *The Crime of Usury is detested by both Testaments.*

2. In the University of *Wittenbergh* : Whose words are in its first Thesis or Position, *Forasmuch as Usuries, not only by a positive Law, but also by both the Old and New Testaments, are, as in themselves evil, prohibited by God, &c.* See the rest in my *Usurer Cast*, p. 47.

Whereupon it followeth, that Damnation must needs follow, if what both affirm be proved. So that,

2. It may be made good by Arguments and Proofs, that in the New Testament, Usury is interdicted, as well as in the Old ; and so consequently condemned as a breach of God's Prohibition.

N U M. XV.

Now, to prove it, I shall

1. Lay down this Position, That that is Scripture which, by a necessary Consequence, is inferred from the Scripture ; according to a Maxim which we have in Divinity, and which *Gregory Nazianzen* used against the *Arrians* ; saying, *That some things are said to be, and are in the Scripture ; and some are, and are not mentioned in Scripture ; that is to say, consequently.* As for Example,

The prophaning of the Christian Sabbath is not mentioned, nor interdicted expressly, but consequently, because it is called *The Lord's Day*, *Rev. 1. 10.* Whereupon it followeth, that we must do the Lord's Work ; and not prophane it, by doing the Devil's work.

And the like may be said of Usury ; that, at least, consequentially it is forbidden ; *Luk. 6. 35. Lend, hoping for nothing again.* For, as *Beza* worthily reasoneth, it, as some say, we must not, by vertue of this place, look for the very Principal again, then much less must we look for Usury. But yet let it be remembered, that by a great number that place is understood thus,

thus, *hoping for nothing again*, that is, *no Usury*. So that famous Mr. (a) Poole in the opening of that place, placeth this Exposition first, *Hoping for nothing again*; that is, **NO USURY**; whereof more abundantly hereafter. For I shall, before I have done with this matter, in this very Book, bring a Cloud of Witnesses, asserting that the meaning of that place in Luk. 6. 35. even now mentioned, is this, *Lend, hoping for nothing again*; that is, *No Usury*.

N U M. XVI.

2. (b) I answer to that other part of this Objection; which is, *I hope I shall not be damned to the Flames of Hell, living under the New Testament, for Usury thus*. As that most Learned, most Pious, and most Famous Doctor PAREUS, my ancient Friend of blessed Memory, who also was an Enemy to Usury, as many others are, when he was writing his Learned Commentary upon the *Revelations* (the best of all which I have seen) had a Prophecie sent him concerning the Destruction of the Pope and Turk, with the Effigies or Description of that great Monarch who should destroy both, (c) which he inserted, and set down in his Book. So, as I was writing this Book, a Letter was written by an Able, Noted and Godly Minister, living at a great distance from me, after he had read my late Book, and therein, *The Usurer Cast*, I say, a Letter was written for my encouragement in my proceedings, and sent me concerning a late great Usurer's Damnation. Which Letter I will also, like PAREUS, here insert and communicate, that Men may see, and Usurers especially, what becomes of Usurers *under the New Testament*, as well as under the Old.

The Letter it self now follows, containing this Narrative.

' Mr. Gresham, a Merchant, sailing from *Falerno*, where dwelt
' the aforesaid great Usurer, called *Antonio the Rich*; who
' at one time had two Kingdoms mortgaged to him by the
' King of *Spain* (who is a great Borrower) and being crossed
' by contrary Winds, was constrained to Anchor near

(a) Mr. Pool, upon Luk. 16. 35. naming his Author. (b) Second Objection answered. (c) Pareus upon Rev. 17.

' Mount *Ætna*. Now, about Mid-day, when for certain
 ' hours it accustomarily forbearth to flame, he ascended the
 ' Mount with eight of the Sailers ; and approaching as near
 ' the Vent as they durst, amongst other noises, they heard
 ' a Voice cry aloud, *Dispatch, dispatch ; the rich Antonio*
 ' *is a coming*. Terrified therewith, they descended ; and
 ' anon the Mountain evaporated Fire : but from so dismal
 ' a place they made all the haste they could when the Winds
 ' were still. And desiring much to know more of this mat-
 ' ter, they returned to *Falerno* : and forthwith enquiring of
 ' ANTONIO, it was told them, that he was dead ; and
 ' computing the time, did find it to agree with the very In-
 ' stant that the Voice was heard by them. *Gresham* repor-
 ' ted this, at his Return, to the King ; and the Mariners
 ' being called before him, confirmed by Oath the Narra-
 ' tion. In *Gresham* himself (as it was reported) it wrought
 ' so deep an Impression, that he gave over all Traffick ; di-
 ' stributing his Goods, a part to his Kind-folk, the rest to
 ' good Uses, retaining only a Competency for himself ; and
 ' so spent his time in a voluntary Devotion.

Oh dreadful ! Oh, that the poor condemned Usurer would
 seriously mind all this, and give over his damnable Usury, that
 he may not come and be cast into these everlasting Burnings !
 for that will be the Portion of every impenitent Usurer ; after
 he hath breathed out his last, most ugly Devils will immedi-
 ately carry his Soul into that Lake that flameth like Mount *Ætna*,
 and burneth with Fire and Brimstone, which is the Second
 Death, threatned against the Usurer, which takes Biting and
 ENCREASE, *Ezek. 18. 13*. Confess I do, that the more
 cruel a Biter any Usurer is, the hotter (if any can be) and
 the deeper Damnation he will have for his Part and Portion :
 but he that shall have the least Torment in that woful place,
 and merciless fire, shall have so much as will make him cry out
 with horrid and hellish Anguish ; *Who can dwell in these ever-*
lasting Burnings. Isa. 33. 12. And therefore, as that Mer-
 chant called *Gresham*, hearing what was said of *Antonio's*, that
 great Usurer's, coming and bringing to Hell, was quite chang-
 ed and converted, so let the threateningly condemned Usurer
 repent and live ; for why will he die, poor Usurer ? that to
 him I may apply that in *Ezek. 18. 21*.

N U M. XVII.

But I desire to answer yet farther to his charging me with monstrous Uncharitableness; as thus, that I cannot but wonder how an Usurer can censure one which is no Usurer for Uncharitableness, when in very deed THE USURER standeth deeply charged for his Cruelty and Uncharitableness by a number of great and famous (a) Authors, which tell him that his Usury is directly against Charity, and that there is no such Toothless Usury as is talked of by some, because either the Borrower or Commonwealth is bitten; for which cause he is called a Biter, משיך, and the Borrower, נשך, that is, Bitten.

Lastly, who will believe this Man, that I am so uncharitable towards the poor Usurer as he makes me, and that he is charitable, when he doth his utmost to harden him in his Sin? For, how do they rejoyce that one is come to defend Usurers, by so many others condemned? taking themselves to be but moderate Takers of Usury after Six in the Hundred; and how I am told, where I come abroad, that my Book is answered and confuted? And how they name *Grotius*, a Foreign Divine, who hath written somewhat favourably of some Usury; as some few others, with Cautions and Limitations; which none of our common Usurers do observe, whereas they never heard of such a Man, before my Adversaries Pamphlet was brought among them, which maketh mention of him. So that my former Labours would prove altogether fruitless and abortive, if I should not answer him; telling the condemned Usurer, that my Charity towards him is such, as that I labour to my utmost to convince, to convert, and Ministerially to save his Soul from Hell, and his Estate from Ruin, according to my Cordial: So that he will find in the end, that I am one of his best Friends which he has in the World, because of both, and especially because of that which I have written of Restitution, which will undo the richest Usurer in *Devon*, unless he be forgiven; because, being an Heir to a departed Usurer, he must restore that also which

(a) As Doctor Rainold, Who in his Book of Divorce, p. 8. holds, that distinction between Biting and not Biting Usury, used by some late Divines, to be but a meer sham.

by Usury was gotten, as Mr. (a) *Powel* giveth his Reasons for it.

Of other *Bitters*, which my Adversary speaks of, I intend to write hereafter.

All this while I have answered but one side and a little more of the Champion's first Leaf, and spinning out the thread of my Discourse to such a more than ordinary length, by reason of his extraordinary charging me with a confused *Chaos*, and with monstrous Uncharitableness; telling the World, that I send the whole Nation, except two or three, to the Flames of Hell. So that of necessity I must crave the gentle Reader's Pardon, promising to study Brevity for the time to come.

N U M. XVIII.

My next work will be to come to the strange Vision which this strange Man writeth of; saying, *It ill becomes Mr. Jelinger, upon that late Vision, wherein he was seen mounting Triumphant to Heaven (he knoweth what I mean) to be so far lifted up with Self-conceit, as to censure and condemn so many of his Brethren to Hell, for the things here under debate: to me it is no doubt, but that of our Saviour meets with such as these, viz. Judge not, that ye be not judged. Whereupon he brings in, as he supposeth, against me Mr. Vines, writing thus; To render a Sin manifest and notorious, I suppose, first it is requisite that it be manifestly a Sin; and thus is Quæstio Juris: For a thing may be commonly cried down under the name of an Enormous Crime, and yet indeed be very doubtful: I instance in Usury, &c. Thus Mr. Vines; who, no doubt, had as much skill and ability to weigh what was written on both sides concerning this Subject, as Mr. Jelinger.*

To all which I answer thus. And,

1. To the Vision.
2. To Mr. *Vines* Saying.
3. To what he saith concerneth my Skill and Ability compared with Mr. *Vines*.

(a) *The Canon Law*, l. 4. tit. 7. p. 469. And *Gregor. de Val. To. 3. Disp. 5. q. 21. punct. 3.* *Gabriel Powel, in his Positions*, p. 70. And *Capel, in his Treatise of Usury*, p. 268.

1. *As for the Vision*; that I will relate first, and so clear up: Which done, I shall add some Observations.

For the first, Let me tell the courteous Reader, that there was a certain Man of great Parts and Gifts, for whom, being fallen sick, and like to die, I was sent for to visit him, and to pray with and for him. Whereupon (to be short, he being recovered the same Night, sent for me the next Morning to give me thanks; telling me, that he had seen me in Heaven, &c. and wrote a Book of it, and left it with me, but what became of his Book I know not. Which sheweth what confidence I placed in it.

Now, let the Reader judge what fault I have committed in this. Suppose twenty more should tell me the same, that they saw me Triumphant in Heaven, can I help that?

N U M. XIX.

2. But I shall raise some Observations next upon this Vision. And,

1. *I observe my Adversary's great Spight.*

2. *Great Indignation.*

1. *Spight*, Which is such, as that by this Vision he thinks to render me and my Book contemptible. Which I hope he will never be able to do, because I see the quite contrary already; some of Quality being lately, as well as others formerly, convinced by my first Book, and changed graciously.

2. *I observe his Indignation against me*, In that he laboureth by this Vision to be revenged upon me for my writing against his DIANA, Being,

1. Like, therein, to his Grandfather, M. S. Who also was so angry (as he is) as to pick a Quarrel, and enter the Lists for Usury with that most Learned, most Godly, and most Famous Man, Mr. *Bolten*, of blessed Memory, for a Sermon of his preached against Usury, as Mr. *Bagshaw* reports it.

2. And like *Demetrius*, and his Crafts-men, who so cried out against *Paul*, as he against me, because he and they saw that by his preaching their Craft and Gain was like to go down: for so said *Demetrius*, *Sirs, you know that by this Craft we have our Wealth*; meaning his and their making of Silver Shrines for *Diana*: which brought no small Gain unto the Crafts-men, *Act. 19. 24, 25*. Even as *Usury* doth now to *Usurers*, who make a Trade of that great and grievous Sin. Moreover, you see, crieth he, that not only this our Craft is in danger

danger to be set at naught ; but also, that the Temple of the great Goddess Diana should be despised. — And when they heard these Sayings, they were full of Wrath, and cried out, saying, Great is Diana of the Ephesians, vers. 26, 27, 28. Even as now also our Usurers, being full of Wrath when the and their Usury is spoken against by God's Pauls, as it has been of old by all the holy Fathers, within the space of fiftie hundred Years, cried out against. I say, Great is our Diana, Great is our Gain which we make of our Usury-money. Let the Vision-teller apply all this as it may be applied, (I, for my part, must be brief, because I promised it) and let none blame me for using this Comparison ; for so famous Mr. Bagshaw, a Parliament-man, makes use of the same in blessed Bolton's Case ; saying, *The Gain that M. S. made by that SILVER SHRINE whetted his Invention to maintain by Humane Argument what he was loth to part with by Divine Commandment.* Where note withal, that he quoteth in the Margin this same, *Act. 19. 24.*

N U M. XX.

2. As for his Citation of Mr. Vines ; To that I answer thus.

1. That I say, as he, that to render a Sin manifest and notorious, it is requisite that it be manifestly a Sin ; adding withal, that so Usury has been manifestly proved to be a Sin, I mean, both *Nesheck* and *Tarbitb* ; that is, (a) Encrease, by God himself forbidding, and threatening both with Death and Damnation, *Ezek. 18. 13.* and by a World of holy Writers, New and Old, which I shall bring against the condemned Usurer. At present I will name but

1. (b) Gregory Nyssene, *Apud Divinam Scripturam & fœnus & Usura sunt prohibita*, (that is, both Encrease, which the (c) Latins call *Fœnus Fœnorios*, and the Hebricians, *Tarbitb* : And also, Usury, which the Latins call *Usuram* ; the Grecians, *πύξ* the Hebricians, *Nesheck*) are forbidden in the Scriptures.

(a) As Doctor Kinchus upon *Ezek. 18. 12, 13.* doth make it clear, saying, that By that place Usury is expressed what it is, namely, Encrease : that is to say, what is more than the Principal. (b) *Greg. Nyssenus.* (c) As saith a famous Author.

2. St. Ambrose, upon Lev. 25. *Generaliter omne sortis excludit augmentum*: that is, *This Sentence of God doth generally exclude all Encrease above the Principal.*

Whereunto, Thirdly, may be Repetitionally added Bishop (a) Downam, (who, I hope, had as much Skill and Ability to judge of Usury as Mr. Vines, and a little more) saying, *My Assertion concerning Usury is this, That all Usury (which I have defined to be Mutation, or Lending for Gain) whether it be Mental, or Actual, whether Manifest or Covert, whether Simple or Compounded, is simply, and in its own Nature, utterly unlawful: however, some Usury is worse than other. And farther he saith, Which Assertion I will not only prove by Testimonies of Scripture, but also defend and maintain against the Objections of those who hold the contrary Opinion. Which is more than ever Mr. Vines did, or could do.*

N U M. XXI.

2. And whereas Mr. Vines stands upon this, that its a Question whether the Sin in Question be Usury, and what Usury is; I shall cite against his Saying so cited,

1. The same Great and Learned Prelate even now mentioned, Bishop (b) Downam I mean, whose words are these; *In Luther's time, and in all Ages before him, although many practised Usury, as they did other kinds of Theft and Robbery, yet there was never any Controversie among the Learned concerning the Lawfulness of Usury more than other kinds of Thefts, but all with one consent have condemned Usury, and Usurers to the Pit of Hell.*

With him blessed (c) Bolton doth Symphonize thus, *The Covetousness of these times has made a Controversie, which in former Ages was never doubted of. And what Rational Divine will not hearken to these two great Writers, rather than to Mr. Vines, in this thing?*

2. To Mr. Vines great Names of Learning and Godliness, who deny all Usury to be sinful, I shall oppose far greater Names and Numbers, even (d) hundreds, and hundreds, and hundreds, of as Learned and Pious Men, assembled in at least thirteen Councils as ever Doctor Vines was; besides an infinite

(a) Bishop Downam upon Psal. 15. 5. (b) *Idem ibid.* (c) Bolton. (d) I had almost said thousands.

number of particular Fathers, Doctors, (a) publick Persons, and (b) Who have all generally condemned all Usury, properly so called, and by them defined to be that which is Usuriously taken above the Principal, as I have already shewn it, and shall make good yet farther by these following Quotations of some of them; who have been even super-eminent for depth of Learning, and height of Holiness. As namely,

1. Renowned (c) Doctor Fenton; *There was never any Church or Church-man, carrying the name of a Christian, who defended in writing ANY BRANCH of Usury, for the space of fifteen hundred Years after Christ: Neither was this for want of occasion given; for it has been both practised and written against in all Ages. Neither can we with modesty impute it to the ignorance of the Church: Her Writers in Cases of Conscience, for matters of Morality, were most exact.*

2. With this Pious and deep Learned Doctor, I joyn also that aforesaid great and highly esteemed Prelate, Bishop (d) Downam: Who, speaking of our latter times, since the fifteen hundred Years spoken of by Doctor Fenton, elapsed, has let fall these words, *The Godly Learned Divines of this Age; and namely, of this our Church, do for the most part inveigh against it.*

3. (e) Oecolampadius also declareth his mind against all Usury, as simply evil: And addeth, *And this has been the general Judgment of the Church for above fifteen hundred Years, without opposition.*

4. But lest Usurers should despise these Sayings, as coming from some particular persons against all Usury, I will subjoyn the Judgment of a whole English (f) Parliament, consisting of a most Wise and Learned King, viz. King James, and of most

(a) Viz. Emperors, Kings, Law-givers. (b) Christian and Pagan. (c) Doctor Fenton, p. 142. with whom I may joyn the Holy and Learned Richard Capel, saying in his Tent. p. 5. Edit. p. 293. *There is an English Manuscript carried about from hand to hand, said to be written by a Great Man, and Learned Clerk. He takes it for granted, that all Usury is unlawful; which confutes, those that say the contrary, and justifies me. And so great Testatus too; who saith, that All Modes of Usury are unlawful; in Levit. p. 516. (d) Bishop Downam upon Psal. 15. 5. (e) Oecolampadius, a German Diviue, upon the Lesser Prophets. (f) Jacob, 13.*

Judicious,

Judicious, Able and Erudite Bishops, and other great, and deeply Literate Lords, besides hundreds of Commons, Gentlemen of great Piety and Experience; who with one Consent made a most noble Act against Usury, to restrain it: with this Introduction, Forasmuch as ALL USURY, being forbidden by the Law of God, is Sin, and detestable.—

What can you say to all this now, Champion? Will you speak against all these Holy and Learned Men, which are against all Usury; and against this Wise, Great and Glorious Parliament too, as you are against me? Are the Names which Mr. Vines so stands upon as great as these which I have named, and can name? Can they compare with mine for Godliness and Learning? Here let the Learned judge.

N U M. XXII.

Object. If my Adversary object, That these are Humane Authorities.

I Answer, *And are not his too?* as blessed Bolton answered M. S. and only Humane Authorities? But my chief Basis is the Holy Scripture.

5. I Answer thus, because the Champion adds to Mr. Vines's Saying, these words are added. First, *With what a more tender Hand, and prudent candid Spirit did Mr. Vines write.* And afterward it is said, *Mr. Vines, who, no doubt, had as much skill and ability to weigh what was written on both sides, concerning this Subject, as Mr. Jelinger.*

That 1. I will not gainsay what he saith of Mr. Vines's Hand, that it was tender, and his Spirit prudent and candid: But whose Hand was more tender, and Spirit more prudent and candid, must be left to God to judge, as himself saith in his words foregoing.

2. That he had as much skill and ability to weigh what was written on both sides, concerning this Subject, as Mr. Jelinger; yea, more, I must in modesty acknowledge. But even therefore, that Mr. Vines may be equally matched, and that the Truth which I am maintaining against the Damnable Sin of Usury may not suffer through my Insufficiency and Inability, I will oppose against his citing of Mr. Vines's words against me, the words of as great a Name and Divine as ever Mr. Vines was, to match him indeed; viz. *Gabriel Powel*, a famous Man, and great Scholar indeed: who, living at *Oxford*, in

that Peerless and Famous University, wrote his Position against Usury, which Men may see in Print, and was never answered, as far as ever I could Learn, though there were then, and are now so many Great and Learned Doctors and Scholars, which, as one should think, would have taken the pains to confute him if they had thought it feasible. To be short, his words are ; *I have read all that ever I could come by, Fathers, Canonists and Modern Writers, and made choice of what I judged best out of them all ; which I have couched together concisely and methodically, so as the Reader may compendiously, as it were, with one Prospect, take a view of what has been written concerning Usury.* After which words, he sets down among his Positions, this Apodictical Syllogism in *Barbara, A definitione rei, From the Definition of the thing.* All Gain, that contrary to the Word of God, is expected, or exacted, above the Principal, for the very Duty of Lending, is unlawful and damnable.

Usury is such a Gain.

Ergo, Usury is unlawful and damnable.

The Assumption he proves by six places of Scripture ; *Exod. 22. 25. Levit. 25. 37. Deut. 23. 19. Psal. 15. 5. Ezek. 18. 13. Luk. 6. 34, 35.* Where let the Judicious Reader chuse whom he will believe ; that great Oxford Scholar, who was never yet (b) confuted, as far as ever I could hear, being armed with his six holy Scriptures ; or Mr. Vines, who brings no Scripture along with him at all.

N U M. XXIII,

6. And against Mr Vines's great Names, of Godliness in special ; who, as he saith, deny what I now, and others heretofore, have asserted, of the sinfulness of Usury, properly so called, I can produce the Sayings and Names of Men as great for Godliness as any he could name ; who have proved this my Assertion in Books at large. For, was not blessed Ambrose, who wrote that excellent Book of *Tobie against Usury* ; defining Usury thus, *Whatsoever is more than the Principal, is Usury.*

(a) Which Calvin counts the best way of Arguing. (b) Also Doctor Pye, writing a Book in Latin at Cambridge against Usury, was never confuted : which is very remarkable, that in both the Universities none should appear to take Usury's part.

An extraordinary holy Man ? Oh, yes ; if we will believe his Master, the Emperor *Theodosius* ; who told his Courtiers, who would have him go to receive the Sacrament of him, after he had been kept from it a great while ; *I know him to be such an Holy Man, that he will not admit me.* He is such an Holy Man.

And what may we think of (a) *Hierom*, who writes of Usury thus ? *Some think that Usury consists in Money only ; which the Divine Scripture foreseeing, takes off all that is over and above that which is lent, from every thing lent, that a Man should take no more than he gave.* Was not he a holy Man ? Oh, yes ; if we will believe what he writes of himself ; That when, to live a more Godly Life than he could live at *Rome*, he lived in *Eremita*, a Wilderness, and saw Visions.

So Great (b) *Basil* ; who, besides many other things written against Usury, which, reading him, I have extracted, has penned and published a whole Sermon, made upon *Psal. 15.* against it : and more especially in his Homily against those that will be rich, has let fall these words ; *What ? Gold begets it self, in that by Usury it comes to an Encrease* (which the Hebrew calls *Tarbit*.) Thus he. And was not he a Godly Man ? Oh, yes, an extraordinary one ; for he sold his great Estate, and by it relieved the Poor in a time of great need.

And what shall I say of blessed *Bolton*, who has preached so much against all Usury, as that he was forced to defend his Preaching against it, in and by that famous Book of his, called *A Discourse concerning Usury* ; which I wish all good people, and Usurers especially, to read. Was not he a Godly Man ? Oh, yes, if we may believe him who wrote his Life ; and therein tells us, that he was wont to pray six times a day ; twice with his Wife, twice with his Family, and twice by himself solemnly. And when he was dying, told his Parishioners, which were come to see him, *I am as full of Christ as my heart can hold.* All which, I wish Men would consider, and such as defend Heaven-exploded Usury especially ; and that for this Consideration also the rather, because a great Name, both for Learning and Godliness, Bishop (c) *Downam* I mean, has left these words for the Patrons of Usury to pause upon : *And I will, out of (d) their Writings, manifestly de-*

(a) *Hierom on Ezek. 18.* (b) *Basil Magnus.* (c) *Bishop Downam upon Psal. 15. 5.* (d) *Holy Authors against Usury he meaneth.*

monstrate before their eyes, that the Usury which is practised in the World is not allowed of any **GODLY DIVINE**. Thus he.

6. I add, that because I am so much cried down and blamed by this Champion, my Adversary, for being so much against all Usury, properly so called ; and Mr. *Vines* so extolled ; I will therefore produce,

N U M. XXIV.

Yet more, two great and famous Writers indeed, who will speak as much for me, as possibly he can say against me ; and that by way of Commendation : viz. (a) *Beza*, and (b) *Pool*. Both which joyn in one and the same Saying : The one speaking, or rather, writing first ; the other after. The Words are, and deserve to be, printed in Letters of Gold.

Sed hac de re acturus (dicit Beza) illud primum præfabor probare me eorum PIETATEM, qui totum hoc lucrandi genus sublatum vellent e rebus humanis quando multa inde nasci mala manifestissimum est.

That is, (saith *Beza*) Being to treat of this thing, viz. **USURY**, I will first make this Preface. That I do commend their **PIETTY**, who would have that **WHOLE**, mark, Whole Kind of Gaining to be taken away from among Men, because it is most manifest, that much Evil comes by it. Which way doth the Champion now look, when he readeth these words ? I, for my part, would not give them for much Silver ; and I value these two famous Men above an hundred Usuries Patrons. And yet I cannot but confess that I have a reverend Esteem of Mr. *Vines* too ; for I knew the Man, and heard him preach excellently well, and hope that he and I shall meet in Heaven hereafter ; but yet I must prefer his Betters before him : for what is one such Man to so many hundred Holy Men, met

(a) *Beza*, and (b) *Pool* upon Luk. 6. 35. Against whom some usually object, that he is but a Collector. But then, why may not I quote him for my self about Usury, as well as M. B. for himself about the Sense of the Spirit in Lev. 1. 77. in his Syn. p. 104. Part I ? (c) Which is also Syllogistically said, and set forth by Philip Cæsar plainly, and Rhetorically by Ockerfor in his Orations, and made good by Doctor Wilson, that it is commendable.

in at least thirteen Councils, which, in my answering of his Sayings, I hinted at ? And what is he to so many Godly Fathers, and Learned Writers more, both new and old, which are on my side, being all against all Usury, properly so called ? And Lastly, What is one such Divine brought against me, to those two great Names which I named last, *Poole* and *Beza* : *Poole* being a Man, whose Learned and Laborious Commentaries upon the whole Bible will be famous over the whole *European Orb* ; which Mr. *Vines* never can, nor will be ; because the one writ so much, and all in *Latin* ; and the other so little, and in (a) *English*, which few have yet seen, nor read in *England* ? And as for *Beza*, who can commend him enough ? I, for my part, and so all my Brethren, which hold with me in this Point of Usury, have cause enough to commend him as much as we are able, because he commends them, and their PIETY, for being against all that kind of Gain which comes by Usury, and because he is worthy of all Commendation : For, Oh, What a Man is he for Learning, for Fame, for Piety ! For Learning first ; For how his Learned Works are made use of in Printing, and Preaching, by our Tribe, even almost the whole Tribe of *Levi* ? And when a Dispute was to be maintained against, and with the Papists at *Paris*, before the King and Queen, *Vivente Calvino*, *Calvin* being yet alive ; who must be sent to carry on that Dispute, but Learned *Beza* : And, for his fame, how ? Oh, how it shines every where among the Protestants ! And when the King of *France*'s Army marched into *Italy* through and by *Geneva*, how the great Commanders went to see famous *Beza* ? And Lastly, Such was his Piety, as that, when the *Sabandian* Army had by a Scalade assaulted *Geneva* by Night, and was entred half way into the City, *Beza*, with Old Men, Women and Children, did betake himself into *St. Peters*, and there prayed ; and praying, so prevailed, as that the *Sabandians* were beaten out again, and never returned (b) since. And thus much may suffice to be spoken about *Beza*'s Commendation of those Men's Piety, who are against all that WHOLE Kind of gaining by Usury.

(a) Which beyond the Seas they do not understand. (b) As more of this I shew in another Treatise.

In the next place, I will view and answer the Champion's Charge, whereby he charges me for being a Name-caller. His words are, ' His Charity discovers it felt yet farther, in the Titles that he giveth the Men of his Indignation : Those Expressions that any of the Fathers, or other Writers, intended against Oppressive Usury, and Exacting Vsurers, he has been at the pains to collect (or receive from others hands) and Crown the Heads of all such he calls Vsurers with : So that with him every Vsurer (*i. e.* every one that expects Advantage upon Money lent) is like the Devil, is a Dog, an Extortioner, an unjust Person, a Biter, a Thief, made equal with Adulterers, Covetous, a Destroyer, to be of the Generation of Vipers, a Merciless Person, is not in Case to give (*a*) Alms, is a Murderer, a Baptized Jew.

Whereto I answer,

1. That I am not (*b*) the first that has been so taxed for calling Names.

2. That for such Names, I cannot only bring Fathers, and other Writers, but their Definitions and Descriptions also of Vsuries, and Vsurers, which they call by these Names. As for Example,

1. (*c*) *Peraldus*, having defined manifest Vsury, what it is, *viz.* When a Man delivereth numbred Money, weighed or measured, with this Compact, that something be given him besides the Principal. I say, having so defined Vsury, he saith not only, that the Vsurer is like the Devil, but *very like him* ; his words are, *Est valde similis Diabolo* : Which is more than ever Mr. *Jeslinger* said yet. And therefore, Why is this Man so angry with me ?

2. So (*d*) *St. Ambrose* having said, that Generally that place in Lev. 25. excludeth all Encrease, and Augmentation of the

(*a*) Which I have learned to say of the famous Phillip Cæsar ; who, in his Discourse against Usury, saith, that Alms received of Usurers is Abominable. So *St. Austin*, *Dona iniquorum non approbat Altissimus*. (*b*) The Author of The Arraignment of Vsury has been so taxed also, p. 7. (*c*) *Peraldus*, that Learned B. in *Spec. Avar.* (*d*) *St. Ambrose* de Tob. c. 15.

Principal,

Principal, maketh the Vsurer a Murderer ; saying with *Cato*,
That to commit Usury is to kill a Man.

3. And *St. Basil*, having made Vsurry to be an Encrease,
 calleth Vsurers *Vipers* ; and their Vsuries, *Generations of Vi-*
pers, upon *Psalm*. 15. 5. which is my Text.

N V M. XXVI.

4 And doth not God himself, who maketh, not only *Nes-*
heck ; that is, *Biting* ; but also, *Tarbit* ; that is *Encrease*,
Usury, call the Vsurer an *Extortioner* in the Original, *Psalm*.
 109. 11. and couple him with Bribe-takers and Defrauders,
Ezek. 22. 17. and with *Idolaters*, *Ezek.* 18 12, 13. For so
Tremellius reads that place by an Apposition, *Has lift up his*
eyes to Idols, committing Abomination, (and then it followeth
 immediately) *giveth to Usury and Encrease*. Not Vsurry only,
 called *Nesheck* ; but also *Encrease*, called *Tarbit*. which
 Coupling, (b) *St. Ambrose* also takes special notice of, say-
 ing, *Lo, how the Prophet in this place has coupled an Usurer with*
an Idolater, as if Usury did run equal and parallel with Idola-
try. Thus this holy Father.

I thought to end with God's Coupling and Calling ; but
 because some other Names afterward were brought to my mind,
 I hold it good to add them also, and so to go on.

And 5. I will name *St. Chrysostom*, who calls him *Cursed* ;
 saying, *The Usurer is, above all Merchants, cursed.*

And 6. After him I will cite (c) *Mr. Wheatly*, who calls
 him *Unjust*, (which the *Champion* saith, that I call him.)
 His Words at full are these, *The Usurer maketh sure for himself to*
have part only, and infallibly, in the Profit ; and therefore serv-
eth himself alone, and not also his Brother. And for this cause,
the Usurer is set among those who cannot dwell in the Mountain of
God ; which he should not be, were he not unjust.

7. After this good and famous Man, in comes the *Vniver-*
sity of Wittenberg again ; which calleth Vsurers *Robbers and*
Hereticks.

And lest some should say, that it meaneth *Oppressive and*
Exacting Vsurers, as the *Champion* is pleased to make the

(a) *Basil Homil. in Ditefc. p. 152. Making Usurers also worse*
than Dogs. (b) *St. Ambrose de Tob. c. 15.* (c) *Mr. Wheatly,*
in his Caveat for the Covetous. p. 71.

World believe, that when Writers call Vfurers such Names, they mean such; the same Vniversity tells us, that those which take but Five in the Hundred are Vfurers, &c. Its whole Description of Vfurers the Reader may peruse in my *Usurer Cast*, pag. 5.

8. (a) *Lavater* couples Vfury with Drunkenness and Adultery, and to make the Vsurer as bad as a Drunkard and Adulterer also.

9. And, as *Austin*, *Jerom* and *Bernard* made Vfury Theft in old time, so Reverend Mr. *Dod* did in his time: saying, In the same colourable Theft is that common Sin of VSVRY: And so making the Vsurer a Thief. After whom,

10. (c) Mr. *Williams* makes the Vsurer the worst of all THIEVES.

11. Famous Bishop BABINGTON calls Vfurers (d) *Canker-Worms*.

12. BALDVS the Lawyer calls the Vsurer a Defamed Person.

13. I will add to these a few Heathen Authors too. And,

1. (e) *Plutarch* who calls Vfurers Devils; saying, *These cursed Usurers being turned into DEVILS*.

2. (f) *Aristotle* makes them Bawds: saying, *Usurers and Bawds may well go together*.

3. *Julius Caesar*, the first Emperor, I shall bring in hereafter.

By all which Names, the Reader may see how the Champion.

1. Wrongs me; saying, that I do so call the Vsurer, as if none else but I did give him such Names, when such worthy Men do so call him, and worse too.

(a) *Lavater* in *Ezekiel*, *Hom. 5*. Who also, in his 70th. *Hom.* defines Usury to be Gain beyond the Principal. (b) Mr. *Dod* upon the Commandments, like *Austin* and *Jerom*, *Bernard* and (c) Mr. *Williams* in his *True Church*. (d) Bishop *Babington*, upon *Exod. 8*. In Latin called *Melolontha*; which are Worms very fair and green, but of a devouring nature, as *Calepinus* writes: even as Usurers, in like manner, are very fair also in their Speeches, making a great flourish, pretending much Kindness and Good, but devouring Creatures. (e) *Plutarch*, *Hist. Natural*, l. 33. c. 3. (f) *Aristotle* apud Dr. *Wilson*.

2. How, through my sides, he striketh at these great and famous Authors (besides God himself.) Among whom I will now leave him, chiding them, why they will call his dear Friend, Master VSVRER, such woful NAMES. Adding,

3. But (a) one great Author more, because he is my Country-man, a German, and will be willing to second me in this Combat, as one of his own Native Country. His words are, *Usurers are called Wasters, Pollers, Thieves, Murderers, Idolaters, Cousins to Fools, as ill as Mad-men, worse than Pagans, which are without Religion, Wicked, not believing there is a God. To conclude, They are likened to poisoned Serpents, to mad Dogs, to greedy Worms, to Woolves, Bears: he adds, yea, Luther doth almost think to be very Devils. O sad! For Men to be turned into Devils. In a word, They are like to Vessels full of stinking Carrion and Filth.* Thus he, not only seconding me, but outgoing me; for I did not call the Vsurer so many names as these.

I know what the Vsurer will say, I warrant you, this German was no Saint; if he had been, he would never have called any Man such names. Whereunto I answer, that I can name a Saint, which also saith, *That Usurers do more sink in the sight of God, than any Filth in the eyes of Men.*

How uncivilly and causlessly he compareth me with the Quakers, calling Mr. Baxter Dog? for, did I ever call Mr. Baxter so; a Man whom I do most highly value and esteem, for his Fame, Learning and Godliness.

N V M. XXVII.

I add, that he injureth me also very highly in that,

1. He casts this Aspersions upon me, that I have been at the pains to collect, or receive from some other hand, those Expressions which the Fathers use against Vsurers.

For Answer whereunto, I must let him know, that I had no need to receive such Expressions from some other hand, because I have my self read, not only Writers handling this Controversie of Vsury, but the Councils also, and the principal Fathers throughout; and drawn them out of their great Volumes, into my common places; tying my self, for the

(a) Philip Cæsar in his General Discourse against the Damnable Sect of Usurers, p. 3. Saint Bridget,

per-

pervolving of them to so much an Hour, so much a Day, so much a Week, so much a Month, so much a Year : which had almost killed me, for it cast me into a desperate Sickness, wherein Physicians left me for dead, but God, who had mercy on me, was pleased to restore me, having more Work to do for me ; and it may be this, which now I am doing.

2. As for the holy Fathers, and other Writers, how he injured them ; asserting, that they intended the Sayings which in my former Book I cited, against oppressive Usurers, and not others. That I shall evidence to the World in my following Answer to his Premise. Which is,

That there is a damnable Usury which is condemned in Scripture, &c. and has been deservedly made infamous by Laws, Punishments, Restraints, and by the Censures of Godly Persons of the respective Ages, and then this takes in a cruel Gripping of the Poor, a merciless Exacting, &c. which is the Usurer's old Song. So that I shall be forced to give some old Answers among new ones. And,

1. Seeing this his *Premising* consists of two Parts.
1. Of a Confession.
2. *Application.*

N V M. XXVIII.

To answer to his Confession, I shall

1. Acknowledge that I am glad to hear him grant, that there is a *Damnable Usury*, because I know that he must prove it by the same *Moral Law*, and such Scriptures which are quoted against all Usury, prohibited by the same Scriptures.

2. And because he and some of his Brethren do not speak for or against any Usury all the Year long, as their own hearers tell me, whom I appeal to in this thing. I, for my part, can witness this, that when I did preach once against Usury, I was taxed for it, and told, that it was not usual to speak of such a thing as Usury is in the Pulpit : and so I must preach no more in their Pulpits, because they suppose that I will cry out against their DIANA, and her SILVER SHRINES, like Mr. Bolton.

2. I answer, That, yet farther, I observe two things in this Confession, which I must utter.

The First is, That this Champion brings out this *Damnable* with a נקף נטן, to speak as the Hebrews do ; that is to say, being low, and not very high nor hearty, as others that are against

against all damnable Vſury in earneſt, and cry it down indeed to the Pit of Hell, as Miniſters ought to do.

The Second thing is, That he wrongs thoſe Godly Perſons which he writeth of, that they made this damnable Vſury infamous in their reſpective Ages, if his meaning be, that they were againſt exceſſive Vſury (a) only, which he calls a cruel Gripping, a merciless Exacting of Money, a taking of all Advantages, an exceeding of thoſe Bounds which Law and Equity preſcribes, &c. Whereunto he adds, as it is taken notice of in the Expoſition of the Catechiſm, uſed both in the Low-Countries, and in his own Country, the *Palatinate*; wherein it is added, that we muſt make a difference between occupying of Vſury, and taking of Vſury, &c. I ſay, if this be his meaning, he is moſt injurious both to the Holy Scriptures, and thoſe Laws, and Godly Perſons; for I can make it good by ſufficient Proofs, that the Scriptures and the ſaid Godly Perſons have ſpoken againſt all Vſury and Vſurers, properly ſo called: and that accordingly, Laws, Reſtraints and Punishments were made and ordained to ſuppreſs the ſame in all their reſpective Ages. Whereof my Proofs are theſe,

First, *Scriptural*, From the Holy Word of God.

I. *Pſal. 15. 1, 5. Lord, who ſhall abide in thy Tabernacle ? &c. He that putteth not his Money to Uſury.* Where,

1. Let it be noted, what a (b) famous Author writeth concerning this Scripture; becauſe ſome did ſay of him, that in his preaching againſt Vſury, he alledged, nor could alledge nothing but the fifteenth *Pſalm*; If I could alledge no more than the fifteenth *Pſalm*, yet were that alone ſufficient to ſtop the Mouths of all the Uſurers in the World. Thus he. And well he might ſay ſo: for, though ſome would ſhift off this Scripture, as if it did only make againſt cruelly Biting, and Oppreſſing Vſurers, becauſe the word *נִשְׁבָּ*, is made uſe of therein, which ſignifies *Biting*; yet doth it not follow, that cruelly biting Vſury is only meant, but alſo Vſury, properly ſo called, and commonly practiſed. For theſe Reaſons.

(a) As it is like, that it is, to wreſt theſe holy Men's Writings, as it is an eaſie thing for a Contentious Perſon to do; as Calvin tells us of the Sayings of the Fathers. *Inſt. l. 3. c. 4.*

N V M.

1. Because *Nesheck* is the usual word, which signifieth V. fury, and also all that Encrease or Excrefcency, which is taken above the Principal, for the Loan of Money, which is soon to be demonstrated by the words *Marbith* and *Tarbith*, which are usually joyned with *Nesheck* by the Holy Ghost, ἐξυρντηκώς, that is, *by way of Exposition*, to shew that they are Synonyms, as appeareth, and it can be proved by *Lev. 25. 36. Prov. 28. 8. Ezek. 18. 13. and 22. 12.* where *Marbith* and *Tarbith* are set after *Nesheck*, as words signifying the same. Which is also confirmed by Doctor *Kimchi*, upon *Ezek. 18.* as I said formerly, *That both are mentioned together, and condemned. Mark, Condemned together.* So that though a Man do not so cruelly bite as some, yet if he takes but *Tarbith* or *Marbith*, he is condemned for it, saith this Author. Where give me leave to shew what this *Marbith* and *Tarbith* signifies, viz. An (a) Encrease; that is, Gain above the Principal, as famous. Which the Grecians translate πλεοναζμον. That is, saith *Balsamon, Nysseni Shiolastes*: when a Man doth lend any thing, to receive more than he gave. Thus he.

2. I find that in this *Psal. 15. 5.* *Nesheck* is not set down with a *Dagesh* for it, as it is in some other places. Which affords us this Criticism; that it holds forth two things. 1. *Biting, any Biting.* And 2. *Such Biting also, inclusively, as doth not so cruelly and vehemently bite as some, and yet biteth too.* For we have a Rule in Hebrew, that when there is a *Dagesh forte* in a word, it implieth Vehemency: Whereof more hereafter.

All that which I have said yet concerning this Scripture is but a Touch, whereunto I will add but this more.

That this one and first Scripture is so strong, as that from it, many, both Councils and particular Writers, have, in their respective Ages, proved the unlawfulness and damnableness of all sorts of Usury, properly so called. At present I will instance only in the most famous Council of *Nice, Can. 18.* which the Learned may peruse at their leisure: observing what it saith, not only of the *Centesima*, but also, *de quolibet tali lucro, of any such Lucre.*

(a) By the Hebricians also called יוּתָה, that is, aliquid amplius, somewhat more than the Principal.

2. My

2. My second Scripture Poof is, that in *Deut. 23. 19.* *Thou shalt not lend upon Usury to thy Brother.* Mark, Brother, whether he be rich or poor ; for still he is our Brother, as he is either born of the same Parents, or a Christian of the same persuasion, &c. as (a) *Clemens Alexandrine* expounds that Law-saying (as I have read it long ago in him so expounded) *The Law forbids to lend upon Usury, saith he to our Brethren, under the name of a Brother ; comprehending, not only him which was born of the same Parents, but him also which was of the same Tribe, and of the same Opinion, and partaker of the same words.* Whereof more hereafter.

Not a word of the *Rich*, to which the Defendants of *Usury* hold it lawtul to lend upon *Usury*, because this Law admitteth an exception of a Stranger, which I intend to clear up at full in another place, and another time, being contented to say but a word or two about it at this time, *viz.* That if the Lord intended it so, that it should be lawful to lend upon *Usury* to the Rich, here was a fit time to mention the Rich, as well as the Stranger, because *The Rich we have always with us.* But that Stranger, which there is meant, *viz.* one of the seven Nations which God would have destroyed, were destroyed, and by degrees consumed in *David's* time, as *Divines* from Holy Writ collect it : which now makes all that Plea which *Usurers* plead from the Stranger void, and of none effect, as I shall have an occasion hereafter to evidence it at full. Now, one Word more I will add, that I take special notice of in this Scripture, of a Word which I find of the Stranger, *vers. 20.* לַנֹּכְרִי שִׁיךְ. *Unto the Stranger thou shalt lend upon Usury*, as *Junius* also renders it ; not *Thou mayest*, as the English has it. Which sheweth, that God commandeth it that his People should bite him ; for so much the Hebrew תִּשְׁיךְ, signifies : as in another place he saith, *Thou shalt consume, destroy and cut him off, Deut. 7. 20.*

Where note also, that if it be Lawfull to lend to the Rich, because of this Exception of a Stranger, it will hold also, that he commands it, that the Rich should be so Bitten. Which, how absurd it is to think so, let the Reader judge.

3. But because these places mention *Nesheck* only, therefore I will produce a Scripture, which makes this thing called

(a) *Clemens Alexandrine, Strom. l. 2.*

Vfury more plain, viz. Ezek. 18. 13. where *Nesheck* is joynd with *Tarbitb*, and joynd thus, *Has given forth upon Usury, and hath taken Encrease*, ותרן, (of which word I have even now sufficiently spoken) *Shall he then live? He shall not live.*

Where note first, How the Lord placeth his words.

1. By way of Interrogation, and so the more Emphatically; as if he should say, Is there any reason for it?

2. Most Comprehensively, Positing Lending upon Vfury to be understood by Giving forth first, and then *Has taken Encrease*, to defeat those Vsurers which think themselves to be no Vsurers, because they take no Bond, nor Bill, nor Promise, and yet expectedly take it when it comes.

Note also what blessed *Calvin* here saith upon this eighteenth Chapter of *Ezekiel*, and concerning this whole matter of *Nesheck* and *Tarbitb*, viz. *That whereas Usurers avoided the name Nesheck, which signifieth Biting, as they do the name Usury among us, as being odious; and therefore they took not Nesheck, but Tarbitb; as among us, they will not be thought to take Usury, but Consideration, Usance, or Interest. Therefore the Lord forbiddeth as well Tarbitb as Nesheck, whereby he condemneth generally. Quamlibet sortis accessionem, saith he, Any Addition, mark, any Addition, or Encrease above the Principal. And, upon Ezek. 18. especially, he saith, Not only Nesheck, which signifieth Biting; but also Tarbitb, which he translateth Incrementum, Encrease: Hoc est quicquid sibi arvari homines conciliant ex mutuo: that is, Whatsoever Gain Covetous Men do get to themselves by Loan. Thus Calvin. Whereas some may wonder, because Vsurers take him to be their chief Friend; and will be ready to say, that I take out of him what seemeth to be for me, leaving out that which maketh against me. But to this I answer, that I can and shall give a Reason hereafter, (when I shall come to speak more fully of *Calvin*) why he writeth after this rate and manner.*

N V M. XXX.

And now. passing over many Scriptures, besides the fore-quoted, I shall pass over out of the Old Testament, into the New; and, by name, to that noble and famous place, *Luk. 6. 35. Lend, hoping for nothing again* From thence, and that so much the rather, because some give out that Vfury is not interdicted or condemned in the New Testament at all. For Answer whereunto, one which is a most famous and learned

ned Writer, *Gabriel Powel* I mean, saith thus: *It is a monstrous BLASPHEMY against the Gospel of Christ, to affirm, that the New Testament giveth more Liberty to sin than the Old.* With whom I joyn the renowned Mr. *Capel*, saying, *We have Usury forbidden in the New Testament, when Judicials were out of date, Luk. 6. 35.* Thus he.

As for me, because I have already touched this place in this Book, I shall therefore say the less now; but I intend to say much hereafter of it and in a place fit for it. Only this I will boldly aver now, That it is to me as plain, and as clear as the Sun, that Christ by it forbids Usury and Encrease. Because, 1. He saith; *Lend, hoping for NOTHING*, in Greek, *μηδέν*. 2. Because he saith *ἀπὸ τινος* · which is a Compound, compounded of *ἀπὸ*, *A Bind*, from thence; and *ἐλπίζω*, *I hope*: So that the Sense of *ἀπὸ τινος* must needs be, *Hoping for nothing from thence*; that is, from your lending, *non amplius*, *no Overplus*; that is, *no Usury*. 3. Because the words foregoing evince it: for in *vers. 34.* Christ saith thus, *And if you lend to them, of whom you hope to receive, what thank have you? for Sinners also lend to Sinners, to receive as much again.* The Greek is *τὰ ἴσα*, which will bear a double Construction. As, 1. *The like*; that is, the like Sum in the like Coyn, though not the very same. 2. *Τὰ ἴσα* · that is, *The like Courtesie*. As namely, for a hundred Pounds by you lent to them, an hundred Pounds lent to you by them; which I like best. Whereunto, if you add the word *Hope*, *If you lend to them of whom you hope to receive*, viz. *the like, what thank have you?* The words following must needs be plain; but *lend (ye) hoping*: as in the foregoing Verse, the word *Hope* is used with this difference only, that *ἀπὸ* is joyned with *ἐλπίζειν*, *hoping*, to cut off Usury, even all Gain above the Loan, by *μηδέν*, *nothing*; and by name, even the Loan, of so much too; another time, for the Loan of so much this time, which is worth Money too, and a kind of Usury too. So that I do not wonder now, why most Expositors have so explained that place, as I do here, not denying that Christ's words may be extended in some Cases, to the Principal too; that a Man must not hope for the Principal neither, if the Borrower be not able to pay it:

(a) Rich. Capel, of Usury, p. 267. of Luk. 6. 35. (b) Nothing, not *μηδέν*, None, as some have groundlessly read it, perverting the Scripture.

Where-

Whereupon in cometh that acception of the Compound Word ἀπελπιζοντες μὴδὲν ἀπελπιζοντες, *Nothing despairing*, as some understand the word, that is, nothing despairing of a better Reward than any Man can give you ; which I hope will give content to some pious Men, who are much taken with that Exposition, and that without any offence given thereby by me to any, because the Compound ἀπελπιζεν signifieth also to *despair*, though I, for my part, insist mostly upon my premised Exposition, as most likely in my Judgment. But more fully I shall handle this Scripture hereafter, shewing the very Expositions of it, and bringing a Cloud of Witnesses, witnessing for and to the true meaning of it.

N U M. XXXI.

At present I will only resolve one Case, which will be in all likelihood proposed. As namely, whether a Man may not lend, and afterward crave the like Courtesie in his need. Whereunto I answer, Oh, yes, provided he look not for it when he lendeth, because Christ saith, *Lend, hoping for nothing again ; mark, Nothing at all.*

Secondly, From these Scriptures, I pass to Godly Men and Authors, which, in their respective Ages, have declared against Usury, properly so called, and the Defendants of it. And withal, have made it generally DAMNABLE, as also do the Scriptures.

And 1. (a) I will briefly recite what they have voted, being assembled in Councils for their respective Ages against all Usury and Usurers, and their Defendants.

2. What they have written apart against both.

For the first, I will instance in (b) the Councils of Carthage, the Sixth and Seventh ; both which having caused the (c) *Nicene* to be turned into Latin, approved of it ; and so, by name of the eighteenth Canton against all sorts of Usury, condemned by it out of *Psal. 15*. So that thereby all these three Councils, joyning together their combined Forces, did put down Usury at that time, and for their respective Ages.

(a) I say briefly, because I have already said something to the same effect, and shall say much more yet hereafter, in its most proper time and place. (b) Concil. Carth. 6. & 7. (c) Concil. Nicen.

2. I will subjoyn the (a) *Parisian* Council which has set it self as much as any against that damnable Sin of Usury; declaring openly, that *The Kingdom of Christ is endangered by it*.

3. Next to the *Parisian*, I will place that of (b) *Vienna*; which has discharged a most dreadful Canon against the Defendants of Usury, whereby it condemneth all for Hereticks, who hold Usury to be lawful.

I name but these few, but could bring many more; and there is one, blessed (c) *Bolton* I mean, who goeth farther, saying, *I may oppose (viz. against M. S. his Adversary, eighteen Men quoted by him, as being for some Usury) all other Councils that ever mentioned Usury*: But there will be a fitter time for me to make use of so many when my Third Book cometh forth.

N U M. XXXII.

2. At present I advance nearer against the Adversaries Hold, which he calls his *Premise*, by alledging those Godly Persons and Authors, which have severally, and apart, let fly their most keen and sharpest Arrows against all Usury, as it is, and has been generally and usually practised in their respective Ages. And,

1. I shall bring up with me some of the Ancient, most Learned, and Pious Fathers, as chief Leaders in that great Army which has been Militating for fifteen hundred years together, against that Enemy of Mankind, called USURY, ALL USURY.

2. Next to them, I shall fetch some new Leaders also, who, since those fifteen hundred Years past, are risen up to second them.

To begin with the old experienced ones, I shall let you see them, and you shall hear them speak too. And,

1. (d) *Lactantius*, the Churches Secretary, who wrote of her Secrets more than any other I know, saith, *Let a Christian take this Course, that in Lending, he take not USURY; for that is against the Law of Lending*.— Lo, how this old Father is against all taking of Usury.

(a) *Concil. Paris.* (b) *Concil. Vien.* (c) *Bolton in his Book against Usury.* (d) *Lactantius.*

1. (a) Saint Ambrose, in his Book of Tobie, chap. 14. saith to the Usurer thus. *If Usury be lawful, why dost thou shun the Name? why drawest thou a Covering over it? If it be unlawful, why receivest thou ANY ENCREASE? mark, ANY ENCREASE.*

3. You shall hear St. Hierome speak too, upon Ezek. 18. thus. *He that taketh more than he gave (writing of Usury) cannot live, but shall die in his Blood. Thus he maketh what is taken beyond the Principal, Damnable.*

Many more such holy Leaders and Fathers you will see at the Usurer's Funeral, in my Third Book, which is to come. For the present I will educe and bring up,

N U M. XXXIII.

2. Some chief Leaders of the new Army, risen against the same Enemy of Mankind, after the aforefaid fifteen hundred Years expired: Usury, I mean. And,

1. (b) Aretius: who saith, *Sit igitur Usura quicquid ultra sortem accipitur. Sors est elocata pecunia utpote centum coronati, quicquid igitur ultra sortem id quaecunque tandem sit Damnable esse censamus.* That is, *Usury is whatsoever is taken above the Principal. As for Example, For an hundred Crowns, whatsoever is exacted from thence, we account it Damnable.*

2. (c) Spotswood: Who saith, *Usurers are excluded from Eternal Life by Ezek. 18. 13. And shut out of God's Tabernacle by Psal. 15.* Thus he. And that is bad enough, and Damnable indeed: yet this he saith, without excepting the more moderate Usurer, in General.

3. You shall hear again Learned (d) Powel speak like a Scholar, as he was. *If Usurers be excluded from Jehova's Tabernacle, then Usury is a thing unlawful and damnable. But the Antecedent is true, as appeareth by Psal. 15. 5. Ergo, The Consequent is true also.*

Now, that you may see what Usury he meaneth, his former Syllogism, by me alledged upon the like Account, will shew.

(a) St. Ambrose. (b) Aretius, that famous and learned Professor of Lofanna, De Usuris, p. 626. Mark, *Less than Six is the Hundred, and yet Usury.* (c) Spotswood in his Short Discourse of Usury, p. 21. (d) G. Powel in his Post. calling this Argument, Syllogismum connexum primo modo a conjugatis.

For that runs thus, as, word for word, I recited it formerly;
All Gain that, contrary to the Word of God, is expected, or ex-
acted above the Principal, for the very Duty of Lending, is un-
lawful: And Damnable Usury is such Gain (as he proveth it)
Ergo.

4. In cometh after these, (a) Doctor Smith, speaking thus;
That Opinion which condemneth all Usury is grounded upon evi-
dent Testimonies of Scripture, Psal. 15. 5. Prov. 28. 8. Ezek.
18. 13. and 22. 12. What can be plainer?

5. I shall subjoyn the Author of *The Death of Usurers*, who
 speaks after this Pathetical manner in the Close of his Book.

I would not wish the Usurer to stand upon such Carvils: but see-
ing, not only the Word of God, but All Ages, Note, All Ages,
Nations, Laws, Note, Laws too; [which answers the Cham-
pion, who mentions Laws too] and sorts of Persons do condemn
Usury, as a Sin most odious and opprobrious. I would have him
to loose the Bonds of Wickedness, wherewith St. Jerome under-
stands the Bonds that Usurers wrap others in. So, getting Goods
in the fear of God, they will be to his comfort while he liveth,
and without prick of Conscience when he dies. Thus he giveth
the Usurer this Godly Counsel (which I wish Usurers would
follow) and withal tells us, how Usury, in all Ages, has been
condemned: Speaking of it generally also.

6. And Lastly, I must needs again bring in blessed (b) Bol-
 ton, speaking and symphonizing with these Worthies, thus.
If the Usurer be pressed with this and other places, his most or-
inary Answer is, They are to be understood of Biting, not of
Toothless Usury, &c. But what if those, and the like, prove to
be rotten Distinctions, and false Glosses upon their Beds of Death,
as indeed they are, what is then their Case? as they have leant-
ed in their Life-time upon such broken Staves of Reed, their con-
fidence in that dreadful Hour will be but as the Spider's Web.
 Which Words of this holy Man; how applicable they be to my
 Antagonist, let the Reader judge. I need not now to my
 Laws; which the Champion mentioneth, because I speak of
 here will

(a) Doctor Smith upon Levit. p. 626. (b) R. Bolton, I say
 Lastly; though, if I would, and there were need, I could bring
 in, besides these, the Testimonies of many Scores more, even of all
 the wise and truly learned Men, who have flourished until this pre-
 sent Age. Wherein I am Seconded by that famous Bishop Dow-
 nam, who has a Saying much like this upon Psal. 15. 5.

be a fitter time for it hereafter ; and something concerning them, my fifth Author, even now, did speak.

N U M. XXXIV.

But here I suppose my Adversary will be ready to reply, that all that which I have spoken of Damnable Usury will signify nothing, nor convince Vsurers, unless I make it more plain yet than I have made it, What that Damnable Usury, and those Vsurers are which shall be damned, and against whom the Prophets, and all sorts of Writers have written, to make them odious.

For Answer whereunto, I shall say, That if I must needs make it more plain to my Antagonist, and all Vsurers whatsoever, then I will send him and them,

1. To the Prophet *Ezekiel* again : who, not only sheweth what that Vsurer is which shall die, and be damned ; viz. *He that has taken Usury or Encrease* ; that is, (as *Calvin* himself expounds it, and as the old Latin Translation renders the Hebrew *Tarbit*) *more than thou gavest* : and as (a) *Ambrose*, *Amplius recipiendum, To receive more* : But also, most remarkably, hath in the word *Nesheck*, a peculiar Note of Difference, scarce observed by any yet ; viz. a *Dagesh forte*, which is not to be found in other places ; yea, a *Double Dagesh forte* in it, and in the prefixed Letter *J*, which denoteth, not only Vehemency, but much Vehemency and Strength ; that is, strong and vehemently biting Usury ; yea, and an Hebrew Accent, called *Darga*. All which plainly and remarkably ostends and clears it, what Vsurer it is which shall be damned : Namely, he chiefly, and first, which vehemently biteth, and cruelly oppresseth ; and he also which taketh more than he lendeth, Vnderstand expectedly (as it was formerly shewn.)

2. I send him again to that famous Vniversity of *Wittenberg* (because I hear that he has been but a little while in an English Vniversity) to see the aforesaid *Wittenbergish Theses*, and to learn out of them, what Vsurers, by them censured and condemned are. Their Words of five in the hundred are plain : I need not repeat them, because I have already quoted them.

(a) *Ambros. de Tob. c. 15.*

N U M. XXXV.

3. I send him to that famous Council of (a) *Agatha*, which, *None contradicente, None contradicting it*, then, when it sat, nor fir^m, determined and voted what Usury, by it condemned, was ; thus. *Usury is, when any thing is demanded more than was given, or lent forth. As for Example, If thou lendest ten Shillings (Mark, but ten Shillings, which is but a small matter) and seekest more ; or lendest a Bushel of Corn, (which is a very little thing too) and demandest more.* So strict were the Holy Fathers in this point of Usury, in their respective Ages.

4. I send him to his own Country-man, (b) *Mr. Adams*, who most notably describeth condemned Usurers : What some of them are in respect of their Bodies, and in respect of their Souls ; his Character is this, *The Usurer is known by his very Looks often, by his Speeches commonly, by his Actions ever : He has a lean Cheek, a meager Body, as if he were fed at the Devil's Allowance, his Eyes are almost sunk to the back-side of his Head with Admiration of Money, his Ears are set to tell the Clock, his whole Carcase a meer Anatomy, (of which more hereafter in my Anatomy, or Second Book against Usury, which is to come.) Some Usurers have fatter Carcasses, and can find it in their hearts to Lard their Flesh : but a Meagerness is upon all their Consciences.* And then, with *Leo*, sends him to the Pit of Hell for ever.

N U M. XXXVI.

5. If this Man be not full and plain enough, though he speaks plain English, I shall send him to another, and far greater English Author, who speaketh more fully and plainly ; viz. Famous Bishop (c) *Jewel* : whose words are these ; *Usury is a kind of Lending of Money, or Corn, or Oyl, or Wine, or any other thing, &c. and then, as if I lend an hundred Pounds, and for it Covenant (understand tacitly, or expressly) to receive an hundred and five Pounds, or any other Sum greater than was*

(a) *The Council of Agatha in France, kept in the days of King Alaricus.* (b) *Mr. Adams in his Works, p. 454.* (c) *Bishop Jewel upon the First of the Theſſalonians.*

the Sum which I lent : This is that which we call Usury. Such a kind of Bargaining no Godly Man ever used. He tells us of Five in the Hundred, and of any Sum above the Principal, and of that which is commonly practised. And in another place maketh this Usury Damnable ; saying of the Usurer, who committeth it, He that giveth his Money upon Usury, shall not dwell in the Tabernacle of the Lord, which he calls Heaven. Thus he, in that respective Age wherein he flourished, not only made cruelly griping Usury damnable, but even Five in the Hundred, and any other Sum beyond the Money lent.

And therefore, let my Adversary now seriously consider his words, together with those which I formerly quoted, especially of expectation out of them three great and learned Authors, and let all *English* Usurers whatsoever, especially, be convinced, and hold their Peace hereafter ; ceasing and forbearing to ask this Question any more, *What is Usury ? We are not convinced yet about it, what it is : and that such a thing as you call Usury, is that Damnable Usury which you and others so cry down ; and which Fathers, and all sorts of Writers have made so odious.* For, Lo, here is brought to you, to convince you, besides many others, your own Country-men, one of your Great and Learned Bishops ; who has discovered, cried down, and condemned that Usury which here he defineth, and which is commonly and generally practised amongst us, and has been, besides the most excessive and cruelly biting Usury committed in the Ages which are past.

I would not here obtrude mine own Words and Judgment, to shew what Damnable Usury is ; because, if I had, then some would have said, as some do already, *Who but the old Jesinger saith so ?* Whereas now, if they will find fault with that which hath been spoken, they must say, *Bishop Jewel said so.* So that I cannot see how Usurers will be able to shun, and to keep off this mighty Blow.

N U M. XXXVII.

But it is high time for me to advance.

Secondly, To his (a) Application, wherein I take notice of three things.

(a) *My Answer to the Adversary's Application.*

1. That

1. That he saith, *In things of this, or the like nature, there is none of his Brethren would scruple to joyn with him* : that is to say, They would joyn with me, if I would, against my Knowledge and Censcience, say as he saith, that Scriptures, Fathers and Writers have, in their respective Ages, deservedly made odious his Damnable Usury, as he describeth it to be a cruel Gripping of the Poor ; as if that were the only Damnable Usury which they have written, and spoken against ; yea, Condemned : and so consequently, like a *Transfuga*, or a Run-away, should betake my self into the Camp of the Enemies of Truth ; Which I cannot do, nor ever will do, by God's Help, because I know, and even now proved the contrary, nor indeed, have cause so to do. For those holy Writers, I mean the Pen-men of the Holy Ghost, and those other Godly Writers which are against all Usury, as it has been, and is now generally practised, are those that will hold with me hereafter, if I joyn with them here, being a numerous multitude, at that great Day, when that small and inconsiderable number of Usurers Defendants, which have spoken bitter words against their Brethren, for speaking the Truth against Usury and Usurers, will be ashamed of their Craft, and of what they have spoken maliciously ; and when God's Holy and Faithful Servants will, with much boldness, hold up their Heads, when Christ himself will be Judge, to judge of what both have said, when himself being Judge, will also be his Servants Advocate ; when being his Servants Advocate, he will advocate and call them to come near him, saying, *Come good and faithful Servants ; come, wear your Crown ; come, receive your Kingdom prepared from the beginning of the World ; come, dwell with me in my holy Hill ; come, abide with me in my Tabernacle*, Psal. 15, 1. *For you are they that bear about you the Marks of Heaven's Citizens, and that by Name* : And especially, which that sweet Singer of Israel, here present, sets down in his most sweet Psalm, and Song of his, set down in his Book of Psalms ; *He that putteth not out his Money to Usury, shall dwell in God's Holy Hill*. And therefore lift up your Heads with joy, for ye shall now enter into your Master's Joy.

2. The Second thing which I take notice of is, that he addeth, *But whilst he over-doth it, and under the same Condemnation brings all others that take but moderate and regular Gain* (being ashamed to call it Use or Usury) of *Persons sufficient* (meaning the Rich, as all Usurers hold that Lawful, which must be examined hereafter) *yea, such as take but any thing above the Principal, be it but a Mite, or Cup of cold Water.* Wherein he frets his Malice and Spight upon the University of *Wittemberg*, and that most famous Foreign Divine *Aretius*: for these words, about a Mite, or a Cup of Cold Water, are their words, not mine; I do but quote them, as many other Writers do; leaving the Readers to weigh them. So that he wrongs me very much by this Expression (as he saith) when they say it, who, if they were now alive, would soon answer him, and stop his Mouth. For what is such a Novice, to such Grave, Ancient and Learned Professors and Doctors as they have been.

He goeth further, and saith, *Yea, when there is but an Intention, or Expectation of Gain, he must not think it strange if all Men are not of his mind.*

Whereunto I answer, That I do not much regard it, if such Men as he is be not of my mind, as long as Elder, Able, Better Men, and a far greater Number of such Men, than the Number of his Men is, are of my mind. Where let the Courteous Reader peruse what I have taken out of *St. Austin*, *Doctor Chemnitius*, *Gabriel Powel*, and others concerning *Expectation*, how it maketh an Usurer, and what more abundantly I shall bring forth (a) hereafter, to prove this *Expectation* to be Usury, and *Expecters* to be Usurers.

At present I shall speak a little more fully of and against his *Moderate Usury*, Thus.

(a) *When that Renowned Arch-bishop Usher will be brought in, defining Usury to be Lending in Expectation of certain Gain.*

1. That the Holy Scripture speaks of no such Moderate Usury, much less alloweth it.

2. That those beyond the Seas, which take but Five in the Hundred, as they do in *Helvetia*, where I have been also; and in my Country, which is *Germany*, where they also are contented with Five in the Hundred, will say of our *English* Usurers, who take more, that they are *Immoderate* and *Excessive*. Yea, the very Jews beyond the Seas, who are pleased with four Pounds in the Hundred, (a) as a great Merchant (who is a Usurer himself, and has been a Traveller beyond the Seas himself also, and is, being yet alive, able to attest it) told me, I say, that even those poor Jews will say of thee, that art a Christian Usurer, that thou art an *Excessive Usurer*: and that thy Usury is *Immoderate*, it being forty Shillings more than his in the Hundred.

3. And if this be not enough, hear what a great (b) *English* Doctor, far surpassing you, Mr. Champion, and me too, saith concerning this thing. I will name him, if you will know his Name, it is Doctor *Fenton*, whose most Learned, most Sound, most Excellent, and Unanswerable Book against Usury, I wish every one that will be fully satisfied in this Point of Usury to peruse. His words are these: *After the Defenders of some Usury have examined the Point, and answered, as they think, the Objections which are usually brought against Usury by the Schools; yet, in Conclusion, put all their Limitations together, they can agree upon no Usury at all, as it is before defined: Single them out one from another, there is not any one of them that dareth defend any such ordinary Usury as is amongst us practised, with Greatest Moderation.*

Ah, poor Champion, where are you now? What becometh of your *Moderate Usury* now?

3. I, for my part, I will triumphantly charge on, and march up to your third Thing, to overthrow that too, *viz.* And let him consider whether, by putting in such Companions with them, he doth not take the ready way to strengthen the hands of Gripping Usurers, whilst they find the greatest

(a) Besides one of that Country, who lately told me the same.
(b) Doctor *Fenton*, p. 144.

part of this and other Nations taken in with them; and amongst those many sober, serious, pious, learned Persons too. I say again, such confused writing of things and Persons as here is, is a more likely way to harden the most greedy Cormorants in their unjust Practices, than to abate the number of them. Where this Champion seems to make a great Flourish, which yet will soon vanish. For,

1. He brings with him in this Charge, his old already beaten and scattered Forces; I mean, his many vain and weak Expressions about my confused Writing: So that I need not say much to that, because I have already said much concerning that, if not too much, which the Reader may peruse if he please. This only I will say again now, That if my Writing be a confused Writing of things and persons, then what may we think of the Sacred Scriptures and Writings themselves, who joyn, as I said formerly, *Nesheck* and *Tarbith*, which is but an Encrease (which some of the Defendants of Usury themselves very simply call Toothless Usury, as more simply they call *Nesheck* the Lord's Rack-Rent) and make both damnable? *Ezek.* 18. 13.

2. The like may be said of all other Famous and Learned Writers who make such Conjunctions, as I have formerly shewn at full; so as that I need not say the same again over and over, shewing my self to be a Lover of Tautologies, as he doth.

N U M. XL.

And whereas he addeth, that this is the ready way to strengthen the Hands of Gripping Usurers, whilst they find the greatest part of this and other Nations taken in with them; and amongst these, many sober, serious, pious and learned Persons too.

I answer to this his Charge after this manner.

1. That I fear no more such strengthening of such Gripping Usurers, than the Ancient *Teuthons*, my Country-men, feared *Alexander's* Forces (which were far enough from them) when they said to his Ambassadors who were sent to ask them, what they did fear; *Metuimus ne calumnia ruat, We fear lest the Heavens fall.* Which I say, because that which the Champion saith is far enough from me, and from any likelihood that ever it will come to pass. As also, that hardning of them is, which here also he talks of in the Close of his Charge; because

because I have already seen the contrary, since the putting forth of my first Book against Usury, by the Conviction and Conversion of many ; among whom, some are Ministers and great Scholars ; whereof more hereafter in due place. But let the Champion take heed, lest he strengthen the Hands of the most greedy Cormorants, and common, and most griping Usurers, as I hear he begins to do, in places, unto which his Pamphlet, or the Report of it cometh. Certainly God will call men to an Account for such proceedings.

And Lastly, Whereas he maketh this the Ground of his so charging me, whilst they find, &c. See his words,

To which I shall answer now. And,

1. To the first part of his Ground, which he pretends to have for what he saith, *viz. Whilst they find the greatest part of this and other Nations taken in with them.* Whereunto I have this to say.

1. That it is far from Truth that he saith, they find the greatest part,

1. Of this Nation. And,

2. Of other Nations taken in with them. For,

1. How can he make that good, which he saith of this Nation, when in many Parishes there are no Lenders upon Usury at all, or but very few ; as I can say of mine, and so others of other Parishes, there being so many Borrowers every where, which commonly go to some certain Moneyed and noted Usurers, who take Six in the Hundred, and no more usually.

2. And, as for other Nations,

1. It is well known, that in some there is no Usury allowed or practised at all. As among the (a) *Indians* ; which, as some Geographers write, make up the fifth part of the World. And among the *Turks* too, which claim half the old World, Usury is (b) not allowed ;

2. And of my Country I will say thus much, that they have a thing there, called a *Commissariat*, with which they deal by way of Partnership, so as that the Lender, or putter out of his Money loseth when the Receiver and Employer of it loseth, as it happened in the late *Germany Wars* ; for the Putters out

(a) As the Learned and Well Red Aretius, in his *Traet of Usury* reports it. Culverius and Speed. Because Mahomet, in his *Alcoran* interdicts it.

of their Money had nothing at all for their Money these twenty Years, because of the Receivers Losses which the Employers of such Money sustained by Wars. And many such Instances for that Country I could give. So that they need not there be such Usurers as here they be, because they can be such Partners in Loss and Gain.

Which doth not contradict what I have formerly said of some Transmarine Princes, which have espoused Usury, dealing upon Men's Money, as they do at Frankfort-Mart twice a Year; because some deal in a way of plain Usury, not all.

N U M. XII.

To the Second Part of his last Thing, or Saying; which is, *And among those, many sober, pious, learned Men are taken in:* I shall answer next, and last of all, thus.

1. That some Grave and Great Divines affirm the contrary. As,

1. Bishop (a) Jewel, having spoken against Usury, and shewn what it is, said farther, that *No good Man or Godly Man ever used it, viz. as now it is practised.*

2. And before him, Great (b) Lactantius said, that *A just Man will not defile himself with such Gain.*

3. Bishop (c) Downam. *The Usury which is practised in the World, is not allowed of any Godly Divine.*

Here are two great Bishops on my side, and an old Father.

Secondly, Men may be learned, and yet not serious; I mean, so serious as to consider what a great and grievous Sin Usury is. And again, May be not only serious, but also sober, and yet not truly Godly; *Having but a form of Godliness, and denying the power thereof,* especially in these last times, 2 Tim. 3. 5. So that no wonder it is if such turn Usurers in such an Age wherein Men are so much carried with Gain: and that so much the rather, because even some Ministers are become Usurers, and shew them the way to it by their ill Example. Which caused a very Able, Learned and Godly Minister to break out into these Expressions after he had seen my

(a) Bishop Jewel upon 1 Thes. 4. (b) Lactantius de vero Cultu, l. 6. c. 19. (c) Bishop Downam upon Plal. 15. 5.

Usurer Cast : Ministers now turn Usurers, and therefore so many Hearers turn Usurers too : I am, and ever was against it.

3. But suppose Men be truly Godly, and lend and take Use or Gain, as my Adversary calls it, then the words of the aforesaid great Authors are to be understood thus, that no Godly Man ever used it as it is now practised.

4. Those Godly Men may observe the Cautions which some Learned and Pious Ministers, as *Calvin, Farell, Baxter, Durham*, and others give ; thereby making that which is said to be Usury, no Usury, but Partnership, as my Country-men in *Germany*, even now spoken of, is : they being Partners with the Employers of their Money in their Loss as well as Gain : which common Usurers will not do.

N U M. XLII.

But Finally, I must super-add one thing which I had almost forgotten ; as namely, That I much wonder at my Adversary's having so much to do here with cruelly Biting and Gripping Usury and Usurers, to vent and to excuse his moderate Usury by it. Because,

1. I understand by such as hear him, that in his preaching they shall not hear him speak against any Usury. And,

2. Because it is well known, that there are not so over-much such cruelly biting Usurers, who take all Advantages, Mortgages, &c. to use his own Expressions : I, for my part, hear but of a few, and those few do not go untold of it by me, and my Brethren ; but rather a little more than by him and his Brethren. And so they were spoken against by the Holy Fathers (but not only.)

I will instance in Holy (a) *Ambrose* ; who, when some Usurers were so cruel as that they would arrest the very dead Corpses of their Borrowers, not only spake against them, but also caused the said dead Bodies to be carried to their very Houses : and yet, when he came to shew what interdicted and damnable Usury is, he defined it as I and others define it.

(a) *Ambrose de Tob. c. 10.*

N U M. XLIII.

3. And besides all this, because I observe generally, when I hear Men speak of and against Usurers, they call every Lender upon Usury, and for Gain, an Usurer, whether he be a small one, or a great one, that lendeth Thousands, and is content with Six in the Hundred, which they call moderate Gain, *alias* Usury, and craves and looketh for no more : as also, they call thee, who art such a Lender, and readeest these Lines, a Usurer, do what thou canst, and say what thou wilt of and for moderate Usury ; and tell as much as thou canst what a damnable Sin excessive Usury is, and how cruelly it gripes the Poor, though very few, if any, will lend to the Poor : Usurers being for the Rich only, that can give them good Security, and pay them punctually. I say, Men will call thee an Usurer, as well as the cruelly biting Lender, as long as thou livest, and livest in the Sin of Usury ; And so they will call any of thy Brethren that come after thee, as long as *Neshek* and *Tarbitth*, *Biting* and *Encrease*, stand coupled together, interdicted together, and condemned together in thy Bible, and by name, in *Ezek*, 18. 13. This will be every Usury-taker's Name, from Generation to Generation, to the World's end. I for my part, to tell thee the truth here, thy Name, which is *Usurer*, told almost every Day, though thou art ashamed to call thy self so, and not willing that any of thy Neighbours should call thee so. So that I suppose that by this time my chief Antagonist's Flourish, which even now he made, is come to an end. And that I may now, being out of that Labyrinth which I was in, advance and come to a new Engagement, without any Let or Remora. Thus,

N U M. XLIV.

And here he charges me first, saying;

His Text, *Psal*. 15. 5. *He that putteth not his Money to Usury.*

I shall pass some Remarks upon the words of the Text which he hath chosen. And what are those Remarks, say I ? (to answer him) doubtless, as he thinks, some rare and choice ones : but that we shall see by and by.

[*Has not put.*] The Hebrew word properly signifieth *Giving* ; which he must prove, that properly. As for me, I grant, that sometimes it signifies *Giving* : Besides which signification,

it also signifieth *ponere*, to (a) *posite*, and to *put*, and to *put forth*, Lev. 16. 13. and Joel 2. and to (b) deliver a thing over into a Man's Hand, as Josh. 6. 2. where the Latin Translation runs thus; *Ecce, in manus tuas tradidi Jericho*; Behold, I have delivered Jericho into thy hands.

Again, it signifieth *To offer*, saith (c) one who was a most excellent Hebrician: which well befits Usurers, who will (d) offer their Money to rich Heirs, to entice them to borrow of them, as holy *Ambrose* reports it of them. Where, let me put this Remark upon my Adversary's Remark, that [77] *He hath given or put forth, delivered and offered*, suffereth a defect, sometimes in its Front or Beginning, sometimes in its End, sometimes in both. For the first we have an Example, Gen. 24. 35. and chap. 14. 19. For the second in Josh. 6. 2. The third in 2 Sam. 22. 41. *Thou hast given me or delivered into my Hands also, the Necks of mine Enemies*. All which most notably befits Usurers also; who, when they put forth their Usury-Money, either cause the Borrower to suffer a defect in the beginning of their Loan, as some of them, who take Advance-Money; or in the end, when the Half Year is run out, as others usually do; or both in the beginning and ending; making the Borrower to suffer a defect in his Substance, whereof, both first and last their Usury bites off somewhat with a witness, as the worst of Usurers, being cruel Biters, and cruelly oppressive Usurers do; who will have Gain upon Gain, even excessive Gain.

N U M. XLV.

3. But I see that my Antagonist, not being contented with this his Saying, in his Remark, has a mind to charge up yet nearer towards me, and against me; adding, *And if Giving may be put for Lending*. Mark what he saith, *may be*: he dares not say *Is*. Why may not Lending, Luk. 6. 35. be interpreted Giving? Which, if granted, overthroweth the whole Fabrick he builds thereon. But of that more hereafter. Which Check

(a) *To put*, Psal. 4. 8. (b) *As Paynine renders Lev. 16. 13. Tradere*. (c) *Joh. Reuchlius Papinianista, lib. 1. Rudiment. Hebr. Anno MCCCCCLXXIX. Impr.* (d) *As 8. Basil shews it.*

and Charge to repel, and to put off, I shall return unto him this Response.

1. That he doth well that he saith still, *If, If*: which puts me in mind of a Letter which a certain City sent to a certain King, summoning it to surrender it self to him; writing no more in that Letter but *If, If, If*, in Answer to his. Which I leave to the Champion to apply to his *If*.

2. That in *Luk. 6. 35*. Lending cannot be Giving.

1. Because of (a) Giving, Christ speaketh expressly, *vers. 30.* and then after that, of Lending, *vers. 34.* and so 35.

2. Because one should think that those grave Translators of our English Bible had a little more Wit and Skill, and so other Translators also, than this Novice, when they used the word *Lend*.

3. Because the Original, *δανείζετε*, maketh it as clear as the Sun, that it must be *Lend*, because *δανείζω* is a word, which in no Author I find to signifie *Dono*, *I give*, but *Mutuo*, *I lend*: only this some write, that the Grecians are ambiguous about it: some affirming that it signifieth to lend without Usury, as I here; others to Usury. Which being so clear, I wonder with what face this Champion, contrary to the Current of so many wise and erudite Interpreters, should put Giving for Lending, Lending being a quite other thing differing from Giving: for Lending is, as (b) *Hemingsius* tells us, a Contract which transferreth the Propriety of a thing from one to another for no consideration of any Price or Recompence, but only with a Covenant that the same kind of thing be repayed again.

But Giving is, when a man bestoweth a thing with this purpose, that he will have it presently to become his that receiveth it, and never in any wise to be rendred to him again, as (c) *Donarist* sheweth it.

Where note by the way,

1. That there are two Acts of Liberality; *Dono dare*, & *Mutuo dare*: To give freely, and to lend freely: The one whereof is mentioned by our Saviour in this place, *Luk. 6. 35.* and not the other: but *vers. 34.* and that most uncivilly, Usury is slept into the Room of its contrary, Free Lending; and thus strangely maintained by this my Adversary's Remark.

(a) As Aretius also observeth it. (b) Heming. Com. in Jac.
5. (c) Donarist, de Donationibus, & l. don. ff.

2. That, though we read sometimes this Phrase in the holy Bible, *Thou shalt not give him thy Money to Usury*, Lev. 25. And Psal. 15. 5. (in some Translations) *He that giveth not his Money to Usury*, instead of *put forth*: yet we must not be so simple, as this Champion is, as to gather from such places, that Lending is Giving properly; and that the Usurer practiseth an Act of Giving, because he indenteth, expecteth; and looketh for the Return of such things as are delivered: And the Giver never looketh for any such things as he gave to be returned. For so *Donation* is by (a) Civilians defined. *Donatio est promissio aut traditio alicujus rei eâ mente facta, ut accipientis fiat & exerceatur liberalitas.* That is, *Donation is a promise, or delivery of a thing, with a mind that it be his who takes it (and so consequently, be not returned) and that thereby Liberality be exercised.*

As for his bragging Addition, which, if granted, overthrows his whole Fabrick he builds thereon, I look on it as a meer *Chimæra*; and tell him aforehand, that that which I shall build on that Fabrick, Luk. 6. 35. will make his heart ake before he will see it overthrown. But of that, as he, so shall I say, more hereafter. So that all this while the Champion has gotten no advantage at all, much less a Victory, by his Charge, but rather a mark of Disgrace; not being able to make good his Assault, in which he has been shamefully repulsed, and beaten back.

N V M. XLVI.

Next unto *His Remark*, my Adversary approaches to *His Money* (which the Usurer loveth with all his heart.) Not, quoteth Mr. *Jelinger*. As if a Man might put out another's Money; as Children's Money. Mark his reason; for a Man must not partake of other Men's Sins, 1 Tim. 5. 2. which I understand not: for if putting out to Use be a Sin, it is the Man's own Sin that puts out the Money, and not the Child's, that is merely passive. Understand, for the present, while it is a Child; which is my Answer partly, but not fully and wholly; for I observe, that commonly Children, when they are grown up, live and continue in the same Sin of Usury, whereinto those that did put out their Money brought them, And

(a) Doctor Fregius in Rudim. Instit. p. 327.

are they not guilty of making themselves partakers of such Children's Sin of Usury, though they do not put out their own Money to Usury? So that I am much afraid that those Children, living after, and dying in that damnable Sin of Usury, unto which such Guardians have enchained them, will, when, as Usurers, they shall be, chained up by the Chains of utter Darknes in Hell, they will curse such as have brought them to that unutterable Misery; saying, *O cursed Guardians! if you had not been, we had not been in this woful and dreadful place, nor in such Chains and Bonds, for you were the Men that caused Usury-bonds to be made for us to make us Usurers; before we, poor Souls, knew what Usury is.* Thus it is to be dreaded, that poor fatherless Children will curse these Men so in their misery, who have made them miserable. Even as (a) One saith of a Man's own Children, that *They will curse their Father; saying, Cursed be you, Father; for you were the Cause of our Torments; for if you had not shewn us the way of Usury, by your Example, we had never gone that way to Hell.*

But let us see farther how the Champion goeth on with his work; sad work indeed which he is like to make. *His Money, to shew, saith he, what a Man has should be truly his, I mean, civilly his.*

And how doth the Champion answer this? I suppose he saith, he had no mind on this Text, and many other places of Scripture, when he wrote, that *Worldly Goods are not our own*, to speak according to Scripture, *Psal. 24. 1.* Where note,

1. That I spake this upon another Subject and Scripture; and that according to that (b) Scripture by me named, *Psal. 24. 1. The Earth is the Lord's, and all that therein is.* And what fault have I committed and perpetrated in it, and by it? I do thereof put a gloss upon the Merchant's selling all that he had, meaning, as others also do, his Sins, and not his Worldly Goods, as (c) *Lyra* doth; for this cause, because Worldly Goods are not our own: and how so? According to Scripture, and that fore-alledged Scripture, which saith it, *Psal. 24. 1.* I do not speak it with a respect had to the Law of Man, which is the bringer in of *Meum, Tuum; Mine, Thine*, among Men; and giveth a Man a Civil Propriety in what he

(a) Mr. Smith in his Sermons, p. 105. (b) Viz. on Mat. 13. 44, 45. handled in my Spiritual Merchant, by himself mentioned in his Margin. (c) *Lyra* in Mat. 13.

has and possesseth, reserving for God his, mentioned in that *Psal. 24.* And whereas he would make me an Offender, because I say, what a Man has should be truly his, and that this Saying is to shew that : And saith farther, that I had no mind in my Text, &c. I answer, Whatsoever he may wrongfully suppose, I minded my Text for all, and forgot not the last Commandment neither, nor other places, as well as he ; but withal, do and shall still mind that never to be forgotten Saying of a greater, learneded, holier Man than he is ; St. (a) Austin I mean ; who saith expressly, *The whole World is a Believer's Wealth, but the Infidel is not worth a Farthing.* Intimating, that the one has what he hath as a Proprietary, as his own ; but what the other has, he has as an Usurper, though, according to the Law of Man, it be called his, in the tenth Commandment, &c. And so he goes on, *Do we not convince all Men, who seem to rejoyce in what they have gotten, and know not how to use the same (as Usurers, who abuse what Money they have to Usury, putting it forth to Usury) that they possess what is not their own (as Usurers also may be said to be such Possessors, because what they get by Usury is not their own, but should be restored to them to whom it belongeth.)* And so progresseth ; adding, and concluding at last, *Omne ergo quod male possidetur, alienum est :* that is, *All that which is ill possessed is not a Man's own.*

2. Note that I say no more than other modern Writers said before me, viz. famous (b) Bishop Downam. And therefore let the Reader judge what cause this Zoilus has to pick such needless frivolous Quarrels, which do but recoyl to his own Dishonour, Opprobry and Shame. See the Margin before I go farther.

But after all this, he cometh at last to that which he loveth most dearly too, even, to Usury ; which is the Usurer's great Diana.

(a) *August. ad Maced. & habetur 14. q. 4. Can. Quid Dicam.*

(b) It is required (saith this great Man, Bishop Downam, upon this same *Psal. 15. 5.*) of every Christian, that he get his Goods justly, &c. And therefore why must I be so blamed, who say the same ?

And what doth he say of that ?

1. *The word signifieth Biting, quoth he, and so it is commonly granted ; and it is thence argued on the other hand, that only Biting Usury is forbidden : That there is a biting Usury such as deserves that name, and that is unlawful and forbidden beyond doubt ; but that any Emphasis is to be placed in the word Nesheck, I cannot be persuaded, because Encrease is frequently joyned with it. And whatsoever the import of the word be by derivation, yet it seems to me that the Holy Ghost makes use of this word in a moderate sense. (And here cometh in his Darling again, Moderate Usury) without placing any Emphasis ; as if it carried Biting in it by way of Aggravation.*

Quest. And what say you to this ?

I answer,

1. That I deny what he saith, that only Biting Usury is forbidden, if he mean cruelly and vehemently biting Usury, because,

1. As I noted formerly, there is no *Dagesh forte* in the Original : so that it might take in all Usury, though some doth not bite so vehemently as some.

2. And if this Criticism be slighted, then I say farther in plain terms, that all Usury, as it is commonly practised, doth bite, as Experience sheweth, actually or potentially, and therefore deservedly is interdicted. Nor is it my Assertion only, but many more besides me, affirm the same, as Bishop Downam, Gabriel Powel, Mr. Smith, and others, as it will appear by their own words. And,

1. (a) Gabriel Powel, who saith, Usury in Hebrew is termed Nesheck, Exod. 22. 25. which signifieth Biting : derived of Nafhack, to bite, or to gnaw as Serpents and Mice do. So Usury bites and devoureth a Man's Substance very speedily.

2. (b) So Mr. Smith, As the name of the Devil doth declare what an Enemy he is, so the name of Usury doth declare what an Enemy she is. That you may know Usury for a Biter, her name doth signifie Biting. If there were one biting Usury, and another healing Usury, then Usury should have two Names ; one of Biting,

(a) Gabriel Powel in his *Posit.* p. 29. (b) Mr. Smith in his *first Sermon against Usury*, p. 96.

and another of Healing : but all Usury signifieth Biting, to shew that all Usury is unlawful.

3. And blessed (a) Bolton addeth, Biting is individual and essential both to the Name and Nature of Usury ; it ever biteth and stings one or other, less or more ; either the Borrower, or the Commonwealth ; either, like the Morning-Wolf, it sucks out the Life, the Blood and the Marrow of a poor Man ; or, like a Mastiff, it snatches a piece and portion out of the Borrowers Substance ; or like a Wasp, or the Dog-Fly, it stings him one way or other in his Estate. All sorts of Usury, even from that Centesima, the hundredth part Monthly paid, which Nehemiah complaineth of, which is Twelve in the Hundred, unto that Semiuncianum, which is Ten Shillings in the Hundred, has Teeth ; some more empoysoned bloody than other, but all bite. In every Tarbith there is a Nesheck, a Tooth in every Usury.

Thus Mr. Bolton, that Holy and Learned Author, now triumphing in Heaven, after his Glorious Victory won and gotten over his Adversary, M. S.

(b) Again he saith,

Nesheck is the common and ordinary Name whereby all Usury is signified in the Hebrew Tongue, &c.

4. I add Learned and Famous (c) Mr. Trap, mentioned in my *Vsurer Cast*.

5. In cometh (d) Mr. Turner, There is no Usury but bites more or less : that which is but moderated, or qualified (as Men think) perhaps Five in the Hundred ; yet, what is this but as it is in the Greek Proverb, to shave to the very Skin ; and like the Dog-Fly, to draw some Blood ? So that although all kind of Usury bite not alike, yet there is no Usury at all that is toothless. Thus he. Many more Ancient as well as Modern Writers I could cite, but these few may now suffice, because I must strive to be briefer than I have been.

6. Only one more cometh now into my mind, which I must not omit, viz. (e) *Justus Lipsius* ; who, writing Annotations upon a Heathen Author, called *Tacitus*, which also was an Enemy to Usury, as a multitude of Christians are, has this Expression ; that By the Romans, after they had moderated Usury, and brought it to Thirty Shillings in the Hundred, and

(a) R. Bolton in his Discourse concerning Usury, p. 13. (b) *Iidem*. p. 11. (c) Mr. Trap upon Prov. (d) Mr. Turner in his *Sermon against Usury*. (e) *Just. Lipsius* in *Cornel. Tacit.*

saw the inconvenience of that moderated Usury, all Usury was taken away. So that the very Heathens were at last against all Usury.

N U M. XLVIII.

But I must and shall hasten to that which is yet to be answered, and uncloath my mind therein with all possible brevity, because I have been too prolix hitherto ; and also, because most things of greatest moment are cleared up and answered in my former Discourse : so that I shall not need to be so long as I have been, hereafter ; and especially, because he is full of Tautologies ; repeating the same things and Charges, which he chargeth me with ; again and again ; and citeth his Modern Authors, which are his chiefeft Proofs (being destitute of Scriptural ones) in words of a great length, and in much Latin, only by him quoted ; which, together with his frivolous Reviling, Jearing and opprobrious Languages, so fills up his Pamphlet, as that of necessity I must be the shorter.

Now, 2. I answer, that what I say of *Aggravation* is not my Saying only, but blessed *Belton's* also ; so that with him he must grapple, because of him I have it. His words are, *Nesheck doth metaphorically intimate and import the Aggravation of the Sin, not a Distinction of the kinds of Usury: Epithets and Originals serve more to amplify and exaggerate, than to distinguish.*

3. As for the Stranger, I will say no more but this, (intending to handle that matter more largely in its proper place) That whereas he taketh the restraining of the Stranger to the *Canaanite* to be a groundless phansie, I shall, besides that which I have already written formerly about this, set against him first three famous Men indeed, who give that sense of the *Canaanite*, viz. (a) *St. Ambrose*, *St. Jerome* and *Tremellius* ; which I believe every impartial Reader will prefer before such a

(a) To which three Fathers I add *Paulus Fagius the Martyr*, who, in his *Annot. in the Chald. Paraphr.* understands the *Canaanite*. And *Learned Mr. Pool*, *Extraneo isti, i. e. reliquis Canaanorum quos paulatim consumi volebat*, in *Hebr. לוֹכְרִי*, And *Gabr. Powel*, p. 42. By the name Stranger in that, are meant the cursed *Canaanites*, and God doth not licent the Jews to take Usury of any but of their Enemies, whom they might kill.

Novice as he is, as being better grounded than he is, who calls their Exposition a groundless Fancy. And if this be not enough, I will subjoyn famous Mr. Smith; who saith in Answer to what he quoteth out of Deut. 23. *It is said, Of a Stranger thou mayest take Usury: I perceive no Scripture speaketh for Usury; Of a Stranger, saith God, thou mayest take Usury: but thou takest Usury of thy Brother, therefore this condemneth thee, because thou usest thy Brother like a Stranger.* Here Stranger signifieth the Lord's Enemies, whom they were commanded to destroy. Therefore, mark how much this maketh against Usury, which they object for Usury. God doth not license the Jews to take Usury of any but their Enemies, whom they might kill: They might not be Usurers to any, but to them of whom they might be Destroyers: Whom they might slay, of them only they might take Usury. Shewing that Usury is a kind of Punishment; and such a kind of Punishment, as if we were to kill a Man, it were a very fit Punishment for him; and therefore the Jews might take Usury of none but those whom they might kill. I hope Usurers will alledge this Scripture no more. Thus that renowned Author.

And will you, Champion, call this a groundless fancy too?

And Lastly, In my Margin I quote three Authors more, viz. *Paulus Fagius*, Mr. Pool and G. Powel, who second me, and make seven great Authors that hold with me.

N V M. XLIX.

4. That place in *Exod. 22. 27.* doth not patronize him, because it concerns the Stranger converted, who is called *גר*, *Advena*, a Dweller among the Jews, though he was no Jew; and therefore was not to be vexed nor oppressed by Usury, as another Stranger of the seven Nations unconverted, and called *גר*, which signifieth *Hostem*, an Enemy, otherwise an Alien. See *Obad. 11.* and *Lament. 4. 27.* and one whom they might kill, *Jos. 3. 24.* contrarily whereunto, the Profelited Stranger was not to be oppressed, because he was become a Brother, *Deut. 23. 19.* even as now also, a Convert is become a Brother by Religion. So that I wonder with what face he could make this Addition after these words, *Thou shalt not vex him, and yet they might take Use of him*; when there is not one word nor syllable there for Usury, and when the word *Vex* doth absolutely take off all taking of Use, because Usury is a vexing thing

thing; because it afflicts and brings low, as the Hebrew word **עַי**, denoteth it; because it signifieth to afflict, and to bring low: so the word **לֹא תִלְוֶנּוּ**, nor oppress him, takes off all Usury, because Usury is Oppression, year Extortion; because the Usurer will have his Use, and exact it. So as that an Usurer is also called an Extortioner, *Psal. 109. 11.* an Extortioner in the English, and an Usurer by all other Translators. The like may be said of *Ezek. 27. 7.* His jeering me for my *Rabbinical* Learning I pass by, being resolved to make use of the Hebrew Punctations; not to make them my Foundation, but for Illustration, as my great Friend and Instructor *Buxtorfius*, that great Hebrician, has taught me: Let him jeer both him and me, we regard it not. What he saith of my Doctrine, *Chap. 2. That no Usurer, living and dying in the Sin of Usury, can be saved: That it is made up of strong Presumption, rash Judging, monstrous Uncharitableness, &c.* whether it be or no, let the Reader judge when he shall have read what I shall say about it, and to it. As namely,

1. That it is such a Doctrine as has convinced and converted Souls. I will instance at present in one or two. A certain great Gentleman of mine Acquaintance, having heard this my very Doctrine, word for word, preached, and pressed since my Book against Usury came out; was thereby so convinced and converted, as that he left that damnable Sin of Usury, (though he took but Six in the Hundred) and made Restitution: Whereupon, he died shortly after, and had a Funeral Sermon preached; at which it was publicly related, how he was converted, and restored his Usury again. Which remarkable thing was told me by a Godly Man which heard both the first and second Sermon, and will assert it to any for truth, and can bring many more that heard the same. And very lately, in this Year, 1679. about *Midsummer*, another was thereby so wrought upon, as that she, being a Gentlewoman, resolved to send her Restitution-money as far as *London*, where it is due.

2. That I shall desire my Reader to peruse, and to read over what I have formerly quoted. 1. Out of *Ambrose*, thus Reasoning in *Psal. 15.* *If, he be blessed that has not put his Money to Usury, then, doubtless, he is cursed that has.* 2. Out of Bishop *Jewel*, *How darest thou (Usurer) look to Heaven? Thou hast no Dwelling there.* 3. Out of Bishop *Saunders*, *God, as he has threatned, excludes thee out of his Kingdom.*

Unto which three great Men, I shall add two more. As,

1. *Gabriel Powel*; who writes thus. *It is impossible for them that wittingly and willingly persevere in this Sin of Usury to be saved.*

2. The pious Mr. *Francis Whidden* the Elder; who, having been an Usurer, as I am informed, repented of it, and left it, and made Restitution, and afterward preached many Sermons against it; and delivered this this very Doctrine against it, *The Usurer's Portion will be Eternal Damnation.*

Now judge, Courteous Reader, whether these great and holy Men do not deliver and maintain the same Doctrine which I have derived from my Text; and whether this Champion, censuring me and my Doctrine so rashly as he doth, do not judge them so too, as well as me.

As for his Quotation out of *Dixton*, an obscure Author, I need not value it much, as long as I have such greater, and more illustrious, and famous ones on my side.

Nor indeed can Mr. *Dixton's* reasoning from the Judicial Law, disposing of Commodities, and from the Year of *Jubilee*, and from the end of six Years, and from lending to a Stranger, that obsolete, and so often and fully confuted Argument convince me, that Usury is Lawful, and not Damnable; I say, me, who have proved it, and can and will prove it more strongly hereafter, that the Law against Usury is *Moral*, and not *Judicial*, than he can prove the contrary; instancing in dispensing of Commodities, &c.

As for my dear Cousin, Doctor *Spanhemius*, his words by him quoted, I hold with him in this; that *David*, in my Text, doth speak, *De fœneratore expilante fratres Usurâ rodente*; that is, of a Usurer corroding his Brother with corroding Usury. But I add withal, not only because *Nesheck*, as I have already proved it, doth not only signify Corroding and Biting Usury; but all manner of Usury. Nor doth my Cousin's Addition make good what is said by him, that the words must be understood *Limitate*; that is, *Limitately*; as many other Aphorisms in the same Psalm; because he doth not demonstrate and prove it, but only saith it. Where I cannot but mind what a greater Man than my Cousin, *viz.* famous *St. Austin*, saith; *If I prove what I say by the holy Scriptures, believe me; if not, believe me not.*

And

And this I am the more bold to declare, because divers Great and Learned Men have so learnedly confuted and contradicted this; viz.

1. Bishop (a) Downam, *Let not us upon this frivolous Distinction build our Practice, or hazard the Eternal Salvation of our Souls.*

2. Blessed (b) Bolton, speaking of and against distinguishing of Sin, saith, as for Example, *They say there are two sorts of Usury, Biting and Toothless; when all sorts of Usury are certainly damned by God.*

3. (c) Mr. Smith, *They say, because Usury cometh of Biting, the Biting Usury (by (d) Doctor Spanhemius called Corroding) is only forbidden, and none but the biting Usury: Why then all Usury is forbidden, for all Usury cometh of Biting.*

4. In cometh next Learned (e) Mr. Turner, in his Sermon upon Usury: *Let not these poor Evasions of Biting and Toothless Usury deceive us; they are but as Fig-leaves shapen by some indulgent Wits, to cover the Nakedness of that which the Law of God, of Nature, and Equity have discovered to be deformed and naked in it self: as if there were some Usury without the meaning of God's Law; or, as if God had never meant to condemn Usurers, but only to muzzle them.*

Let me add, 5. (f) Dr. T. in his *Progress of Saints*, p. 96. *Men deceive themselves in their Distinctions.*

N U M. LI.

To his Speech about my personating of *David* slaying *Goliath*, that it had been better I had let it alone, lest I hit some that truly fear God, &c. and so be brought to Confession and Recantation, with *Job's* Friends that spake not right of God, and to the Grief of his Servant *Job*. To this my Answer is, that I fear no such thing, nor need to fear it, because (g) I hear from several Parts in *England*, and out of *England*, where they understand English, by Letters, and by Confessions, Acknowledgments and Relations, of the Approbations of my *Usurer* Cast, and of the Convictions and Conversions of sun-

(a) Downam upon *Psal.* 15. 5. (b) Bolton in his *Discourse of True Happiness*. (c) Mr. Smith in his first Sermon upon *Usury*, p. 105. (d) Spanhem. in *Dut. Ewang.* (e) Mr. Turner in his *Sermon upon Usury*. (f) Dr. T. (g) To God's Glory be it written.

dry

dry Persons, both Ministers and private Christians, which have declared it to their (a) Friends, and to my self; giving me hearty thanks for it, and blessing God, who has wrought so great a Change in them, as that they have made Restitution of the Usury-Money which they have taken. But of this more hereafter.

At present I will say a word or two concerning the two Disciples which, *Elijah*-like, would call down Fire from Heaven upon the *Samaritans*, &c. because he applieth that Narration to me. And my Answer to it is this, That those two Disciples did (as *Calvin* glosseth upon it in his *Institutions*, Book. 3. chap. 20. p. 549.) inconsiderately do it, desiring such a thing out of an Emulation of *Elijah*; whereas I, for my part, had no such emulous thoughts; but did considerately, and in the fear of God, I hope, and calling upon his Name (he is my Witness) write what I wrote concerning this matter; as knowing what Spirit I must be of, and how I must not rashly condemn my guiltless and innocent Brother: The Usurer being the Man, who, because he putteth his Money upon Usury, shall not dwell in God's holy Hill and Tabernacle.

N U M. LII.

I add, Nor do I fear that I have not spoken right of God; because I have written just according to this very Scripture, which is the Word of God, and proceeded from the very Mouth of God, as an Oracle, or Answer to *David's* Question, *Lord, who shall dwell in thy Tabernacle? who shall dwell in thy holy Hill? He that has not put his Money to Usury*, Psal. 15. 1, 5.

(a) Which will be ready to attest it.

THE SECOND PART.

Taking in the Third, Fourth and Fifth
CHAPTERS.

NUMBER. I.

ABout the several Names given to Vſury he will not concern himſelf, he ſaith: Nor will I concern my ſelf about many frivolous things, and Tautologies, not worth the anſwering thereof. I will ſubjoyn only this; That whereas he ſaith, that all the Names given to Uſury properly belong to that rigid Exaction and Oppreſſion in the World under the Name of *Uſury*: My Anſwer is, that I have answered that already formerly, denying it; and ſaying, that though chiefly they do, yet not only; and that I alſo my ſelf am as much, and chiefly againſt that Oppreſſion, &c. As when Men muſt pay ſo much to the Uſurer's Agents and Servants, to procure ſo much Money upon Uſury, and ſo much to the Uſurer himſelf, viz. twenty or forty Shillings more. And when they muſt pay Uſe upon Uſury, which the very Civil Law prohibits in theſe words, (a) *Uſury of Uſuries*, &c.

But to the Name *Interest* I will ſay ſomething, becauſe he adds theſe words to his former; *But Interest he will not have it called. And why not? Surely that is an Overplus above the Principal, which the ancient Doctors of the Church call Uſury: But Interest with him is lawful, becauſe properly it is Damage, &c.* Whereunto I anſwer,

(a) *Lib. 6. placuit, 29. ff. de Uſuris.*

1. That not I only will not have Usury called (a) Interest, but others also, far greater and learned than he and I, will not have it called so; I say, others; even both Civilians and Theologians, because it is another thing, and not the same, as I will make it appear by and by; quoting for it,

1. *Civilians*; and by Name, famous Doctor (b) *Vultei*; who defineth Interest thus, *That it is an Incommodity which happeneth ex mora*, by a delay. And then shewing what *Mora*, or such a Delay is, a *Culpa*, or fault of him which doth not answer the Convention, or Agreement made between the Creditor and Debtor, for an Opportunity, (c) Place and (d) Time where and when Payment is to be made.

It is also called (e) *Pæna*, or a Punishment, in the Civil Law, which the Creditor stipulateth for. Whence is the Appellation of Penal Stipulation.

As for Usury, that is defined by (f) *Hottomannus*, *Gain, which for Loan is required at certain times.*

And, as *Civilians* do thus distinguish between Interest and Fenory, so do *Divines* also apparently put a difference between Interest and Usury, and will not have Usury called Interest; saying, (g) *That whereas Men pretend to the honest Name of Interest to their gainful Usury, it is pernicious Sophistry*, saith (h) *Melanchton*; who also saith farther, that Interest is a Debt, which he oweth by the Law of Nature, that has been to another an effectual cause of Damage and Loss; or indeed has hindered his just and lawful Gain. But Usury to him is Gain which exceedeth to the Loan of Money, &c. As it is also with (i) *Selneccerus*, (k) Doctor *Chitræus*, (l) *Aquinas*, (m) *Vignerius*. I add,

(n) The Author of *The Arraignment of Usury*, who is more full; saying notably, *The way for the Discovery of the Usurer's Evils is, that howsoever the World is wont to confound the Names*

(a) Interest, because we may say, *Interfuit mihi hæc habuisse.* (b) Doctor *Vultei*, *jurispr. l. c. 34.* so called. (c) *Cinnacius de Paratittis.* (d) *L. Si soluturus 39. de solutione.* (e) *L. Stipulatio ista, 28. S. alteri D. De Usura. D. Vult. l. 1. jurispr. c. 34.* (f) *Hottomannus his Definition of Usury.* (g) *Melanchton, l. de Difinit.* (h) *Idem ibid.* (i) *Selneccerus, Hist. Christ. Relig. p. 2.* (k) *Christ.* (l) *Aquinas in his Sums.* (m) *Vignerius, Instit. Sect. 3. Theol. c. 5. Lavat. in Exod. 22.* (n) *The Arraignment of Usury.*

of Interest and Usury: and Men are wont to say, that they take Interest, and lend upon Interest, when indeed they take Usury and lend upon Usury: yet there are two manifest and essential Differences between Usury and Interest, which do so distinguish the one from the other, as that they cannot possibly be confounded. One Difference is this; Usury is an Overplus, or Gain, more than was lent: Interest is never Gain or Overplus above the Principal, but a Recompence demanded, and due for the Damage that is taken, or the Gain that is taken, or the Gain that is hindered through Lending. Another Difference is this; Usury accreth and groweth due by Lending, from the day of Borrowing, unto the appointed time of Payment: Interest is never due, but from the appointed Day of Payment, forward; and for so long as I bear my Goods after the Day in which I did Covenant to receive them.

And I add, that Usury is against Equity, Conscience and Reason: Interest stands with them all, saith blessed (a) Bolton whereof more hereafter.

So that if once I have lent freely unto a certain Day, I shall not demand Interest for any Damage sustained, or Gain hindered, during that Term of Time for which I have lent to another. But if at the Covenanted time I receive not mine own again, then what harm soever do betide me after that Day, for the forbearing thereof, Reason will, that it be recompenced by the Borrower. Thus he also.

Ah, poor Champion! What are you to these famous Men, who, in this grand Point, are so fully for me? And why do you blame me for this Damage, as they and I call Interest, and if none but I did call it so?

N U M. II.

But he will have me prove it by Scripture.

Whereunto I answer two ways.

1. Retorting, And so let him prove his regulated and moderate Usury by Scripture. As for me, I hope to prove the Damage by it thus.

1. That as the word $\delta\mu\omega\sigma\iota\varsigma$, though it was not verbatim in the Scripture, yet it was generally received; because, by necessary Consequence, it was proved by Scripture, and so

(a) Bolton, p. 58.

approved as Scriptural by the Catholick Fathers. So, though these very words be not in the Scripture, that Damage is to be paid for keeping back a Man's Money, and delay of Payment; yet in general, Damage for Hurt done is by the holy Scripture allowed and required. Whereupon consequentially, in cometh Damage for Money freely lent, but not paid at the time appointed, to a Man's hindrance: As thus, Damage is allowed and required by God, if a Man be hurted or hindred in or by any thing. As for Example,

1. Damage is required if a Man's Beast or Ox be hurted: Whereupon it followeth, that much more if himself be hurted by not paying what is due to him at a Day, *Exod.* 21. 22.

2. A King must not receive Damage by his Subject, for *Why should damage grow to the hurt of the King*, *Ezr.* 4. 22. whereupon I infer, and why should Damage accrew to one who is a Citizen of Heaven, and is a King too, *Rev.* 1. 5. and lends his Money freely, as God would have him, *Psal.* 15. 5. by the keeping back of his Money so lent at the day nominated, to his great hurt and hindrance.

3. If a Man hurt another Man in his Eye, Hand, or Tooth, or Foot, Recompence must be made for it, *Exod.* 21. 24. And if so, why should not Recompence and Damage also be allowed, required and given for any other hurt?

4. The Borrower, who borroweth ought of his Neighbour, is to make good the hurt which his lending Neighbour receives, *Exod.* 22. 14. Money is not named, but cometh in by a Consequence.

As for my Cousin *Spanhemius*, whom he quotes, as speaking against the School-men, because they are for Damage because of Gain ceasing, I need not dispute it with him, because he is against the School-men, not me; and the School-men are of Age, and such able Men, as that they can and do speak for themselves, and that at large, as my Cousin confesseth, *prolixè*; whereas he is but short. But if he had spoken against me, I am of Age too, and have read as much as I could concerning Usury, and this matter of Damage: So as that I may say after *Gabriel Powel*, *I have read all that ever I could come by, Fathers, Canonists, Councils and Modern Writers*; and therefore can speak for my self; yea, and for the School-men too, *viz.* That they are not so simple as they are made by the

(a) *Exod.* 21. 24, 25. and 35, 36.

Champion ; nor for *Effugias* of words, and shifts, as his *Grotius* is pleased to upbraid them in his second Citation : which I therefore the less regard, because he is unsound also in other things; and because so many Holy, Learned, Orthodox Writers are for that Damage which I maintain. As, besides the above-cited, I could quote a World of them: But I desire to return to the School-men, and to let the World see how serious, and far from *Effugias* of words and shifts they be in this Point, I will alledge but one of them, instead of more, about Damage, especially Covenanted for, viz. (a) *Gabriel Biel*; which, because I have him, I do often make use of in serious matters, relating to Usury especially : His words, being weighty, I wish were written with Letters of Gold ; but I will write them with Ink, which I hope will be as much accepted as if they were written with Gold. *If a Man lend any thing, and take the Borrower's Bond for the Payment of it, with an intent, that at the Day, the Penalty (of which I spake even now, when I wrote of Interest) shall pay for the forbearing of the Money ; then certainly he is an Usurer. Now, it is to be presumed, saith the same Learned Biel, that the Lender imposeth a Penalty upon the Borrower, to cloak the act, or to avoid the danger of Usury ; whereas either the Lender wishes rather that the Borrower would pass his Day, and so he might take the Forfeiture (or Damage,) than that he should pay him at his Day, and so avoid the Penalty (or Damage :) Or else, when the Lender knoweth, at the time of Lending, the Borrower is not like to make Restitution (or Payment) at his appointed Day. Or Thirdly, If the Lender imposeth (and so taketh) a greater Penalty (or Damage) on the Non-payment, than his Damage can possibly be for the forbearing of his Goods. Which words I do with all willingness here subscribe unto, for they are good and honest.*

N V M. III.

Where note by the way,

1. That Damage is called **חבלה**, a Cord, because it binds a Man like a Cord to make Satisfaction, and that with God's Approbation, to be made and determined by Judges, *Exod. 21. 22. He shall pay as the Judges determine. Which,*

1. Takes off all Aspersions cast upon this Doctrine of Damages;

(a) *Gabriel Biel,*

to be given, if at the Day nominated, the Money freely lent be not payed ; as if then a Man might make his Market, and make the Borrower pay what he pleaseth, which is false ; for as the Scripture doth, so do we put it to the Determination of others to be Judges, (as also the Civil Law, according to God's Law, doth, *Tit. 47 l. 7. c.*)

Whereunto I will add what blessed Bolton saith to the same effect, *pag. 57. That the Estimation of the Interest must not be referred to the Creditor's own Arbitrement, but to the Judgment of some other honest and discreet Men.*

2. It serves as a Bridle for the Lender, that he may not exceed in his Damage demanded. So that therefore under the Hebrew Word an Accent is put, which the Hebriciars call *Meteg, a Bridle* ; as the same is to be seen in the Hebrew Text.

Let (a) *Panormitanus* be seen also of Damage arising from Gain, both emergent and ceasing.

N U M. IV.

But here my Adversary will say, this makes for me, who am damaged by the Borrower, if, keeping my Money for half a Year, he pay me nothing ; because, if I had had it, I might have gotten by it. But,

I answer, Not at all it makes for him ; because Lending here must needs be that which we call free, and is commanded, whereas his is Usurious and Interdicted, *Deut. 23. 19.*

2. But I have not yet done with the Holy Scripture, which makes just Damage allowable.

Consequentially in the New Testament also ; for, in 2 Cor. 8. 13. that great Apostle, speaking of Alms, saith thus ; *For I mean not that other Men be eased, and you burthened.* Whence from a great Writer deduceth this Inference, in these words, *The Apostle will not, that even in the Giving of Alms, much less in Lending and Borrowing we should so deal, as other Men should be eased by the grieving of our selves.* Now, if I lend to pleasure another, and for want of mine own at the appointed time, I am indamaged in my Credit, or hindred of my lawfull Gain.

(a) *Panormitan, c. conquest. de Usur.*

Whereunto I add that great (a) *Downam*, who infers the same from the same Scripture.

3. Damage is grounded upon Equity and Equality, which the Holy Scripture requireth of us, to be observed by us, 2 Cor. 8. 13. But by an Equality, from whence also Divines maintain by a Consequence the Doctrine of Damage; as you may see in the Margin, who is cited for it.

4. It is due by the Law of Nature; for this is the Law of Nature, and Natural Equity, (b) *Nemo locupletetur cum alterius injuria*, Let not Man enrich himself by hindring of another, saith that great Divine, *Melanchton*. And again he tells us, that *Damage*, alias *Interest*, is a Debt due by the Law of Nature, &c. And again, having asserted Damage arising from a Contingent Loss, and from Gain ceasing, he saith, that *The Reason is drawn from Natural Justice*.

And as for the Law of Nature, that is made Scriptural and Divine, by that great Apostle, in two places. 1. *Rom. 2. 15.* where it is called, *The Law written in the Heart*; that is, in the (c) Conscience, (d) inscribed by God himself. And 1 Cor. 11. 14. where he maketh Nature a Doctress, teaching us, that *It is a shame for a Man to wear long Hair*. Which is also applicable to Usury, that even Nature teacheth us, that it is a shame for a Man to lend upon Usury, and to be an Usurer, which even Usurers themselves are (e) ashamed of, to be so called; as one, to shame them, writeth of them, saying, that *Usurers blush, and are ashamed to answer for their Trade, that they are of such a Trade*.

5. We are to think upon whatsoever is just, *Phil. 4. 8.* that is, so as to do it; but to pay and to give Damage is just, because it is (f) just to give every Man is due, *Rom. 13. 7.* and

(a) *Downam* in *Psal. 15. 5.* inferring and reasoning thus, It is against Equity, as the Apostle saith in a like Case, that to the Creditor should be ἀλίζις, and to the other ἀνεσις. *Recompensing Usury*, alias *Damage*, is due by the Law of Nature. *Bolton*, p. 54. (b) *Melanchton de Definit.* (c) *Wherein the Law of Nature ruleth* saith a Famous Writer. (d) *The Law of Nature is a Dictamen, or a Dictate of Conscience, and so a Direction by God himself. put into Men's Minds and Hearts, admonishing them what they must do or omit.* Bullinger. *Decat. 2. Sermon. 1.* So *Musculus*. (e) *John Bromyard, in Summa præd. Tit. Usura.* (f) *Justitia est suum cuique tribuere, neminem ledere; Justinian. in suis Institut.*

so consequently, Damage to whom it is justly due. Where give me leave to subjoyn the words of a renowned Writer, laying, that (a) *Damage* (called Interest also) is justly due. And adding, Not only when a Man has lent, and for want of receiving again of his own in appointed time, he suffereth Damage; but also, when, wanting his own to employ for his best advantage, his Gain and Encrease is hindered. As for Example, I lend freely, mark FREELY, looking to receive mine own again at a certain appointed day. The day came, I received it not; for want of it, I forfeited, at that day, a Bond to another Man; and the Forfeiture is asked of me in part, or to the utmost: I doubt not but Reason and Conscience will that I may demand such Recompence of him to whom I lent freely, as I am compelled, for want of mine own, to make to another, to whom my Bond and Obligation by that means is forfeited. Thus he. And is not such Damage just? Is it not to give to all their dues, according to the fore-quoted Scripture? Rom. 13. 7.

6. Damage here maintained is according to the Law of Nations (as Usury is against the Law of Nations) which (b) proceedeth from the Law of Nature, and is like that written in Men's Hearts and Minds also; and, by name, maintaineth a Rendring of Pledges and things lent, and is against the keeping of such things back, because it thereby becomes Damage. Whereupon it followeth, that it is a Law founded in Scripture, as the Law of Nature, Rom. 2. 15. 16. it being the issue of it, as even now I shewed.

7. Damage is also grounded in the (c) Civil Law, which speaks according to the Scripture, and differs from the Law of Nations, in that it is written (d) as the Scripture is written, and saith the same that the holy Scripture saith about Damage.

For (e) Justinian the Emperor, who has written those famous Law-books, called his *Institutions*, having distinguished certain Cases from uncertain, did determine that the one should not exceed double, and the other should be determined by

(a) Panormit. de Usuris. (b) *Quam a Natura processisse facile intelligere licet*, Calepinus, p. 631. (c) *Hoc autem jus Scripto constat ut sunt leges & plebiscita*, Idem ibid. (d) Which is the same with the Law of Nature, being deduced from it; and unless it be so derived from it, is no Law, but only an Idel, or false pretence of Law, saith a renowned Author, (e) Justinian the Emperor, Tit. 47.

Judges : which is also so ordered by Scripture, as I quoted out of *Exod.* 21. 22. All which sheweth how Scriptural Damage is.

8. It is according to sound [a] Reason, as Usury is against Reason; which the Scripture also approveth and alloweth, *Mat.* 17. 2. *Chap.* 18. 14. *Chap.* 24. 25. *Rom.* 12. 1. *1 Pet.* 3. 13. *Esa.* 1. 18. *chap.* 41. 21. and according to which I may receive Damage, as it shall be allowed me by Impartial, Godly and Just Judges, because there is reason for it, and Scripture too strengthening reason, that what one would have another do to him, he should do to another, and which the aforecited Law of Nature also teacheth : and on the contrary, there is no reason for it, that I having lent a Man my Money freely, I should be harmed by him for my kindness shewn him ; he forbearing to pay me, for my need and Indemnity, at the time appointed.

N U M. V.

Here let me subjoyn the Verdicts of other Divines also.

And 1. That of (b) G. Biel again ; who saith, *If I receive not my Money, freely lent, at a certain day appointed, and forfeited at that day a Bond ; Reason and Conscience will, that I may demand Recompence.*

2. The same words almost I find in the (c) Author of *The Conviction of Usury*, and desire may be remembered upon a new Account ; *If, at the covenanted time, I receive not mine money again, then what harm soever do betide me after that day, for the forbearing thereof, Reason wills, that it be recompensed to the Borrower ; Meaning Reason warranted by Scripture also.* Which requires our Reasons, and strong Reasons too ; as cited for it even now, *Esa.* 41. 21.

But Reason persuades me now to make an end of this matter of Damage, because I have been somewhat long, if not too long about it, and to go forward ; because there remains for me another sharp Encounter, which I must enter into about the Definition of Usury, which my Antagonist so much impugneth. Only these three things I will first add.

(a) Usury is against Reason, but Interest is not ; Bolton
(b) Gabriel Biel, in 4 *Dist.* (c) Upon *Psal.* 15. 5.

1. That my very Adversary's own Author, Mr. Mayer, by him cited, and to be read in this Book, 2. p. Num. 80. herein is for me : for he saith thus, that *If the Borrower do not repay, so as that the Lender cannot have it again in due time for his Maintenance, the Borrower Trading with it from Year to Year ; it is not against this Precept to require Recompence.* He doth not say Usury, which is forbidden ; but Recompence, which we stand for, and hold with him in.

2. That the very first two great and learned Divines which God raised for a Reformation, Luther and Melancthon, aver the same, touching Damage, which my Friends and I do here aver. Their words are these,

1. ' *Luther's*, To recompence a Damage is not to give or take more than the Principal ; but it is a hurt which cometh to the Lender, contrary to his Will, whereby he is compelled to ask a Recompence.

2. (a) ' *Melancthon's*, When a Debter has given a Cause of Loss, if he make a recompence for the hindrance which his Creditor is come to by his means ; such Gain is not Usury, nor unlawful. But that Gain is Usury, and unlawful, which is gotten only for the Loan of Lending, when no danger or hindrance is come by the lending.

(b) And again saith that Phoenix of Germany, Melancthon, May any thing above the Principal be demanded in consideration of the hindrance had by the lending of the same ? I answer, that is called Interest ; which is either because he is damaged, or because some Gain indeed is lost by the lending, &c.

I say, that that deep learned Scholastick, the renowned, and most highly esteemed Aquinas, I mean, has written so fully, so groundedly, and so satisfactorily of this thing called Damage, as that when his much and copious Reasoning about it shall be ballanced with that little of (c) Spanhemius and Grotius, by the Champion cited, and brought against Damage, it will be but as a Candle set in the Light of the Sun.

(a) Melanct. in *Philos. Morali.* (b) *Idem ibid.* (c) *Whose All of Usury is but sixteen Leaves, which some go extol above Volumes.*

N U M. VI.

But here I am desired to answer three Questions.

The First is, whether a Man may lawfully look for something again, when he lends his Money upon this supposition of his delay ?

Whereunto I answer, That the aforefaid *Gabriel Biel*, in the forecited Decifion, has answered it by that which he has faid above of this thing, whereto I fubfcribe.

The Second is, whether a Jew might receive this Damage of his Brother, if he kept his Money, lent him, beyond his time, fuppofe a quarter or half a Year longer ?

I answer, Doubtless he might if he were much hindered and damaged by it, becaufe God did moft eminently provide for the Jews Indemnity by a Law formerly cited, and made for them Primarily, and for us Secondarily.

The Third Question is, Whether a Lender, that puts out an hundred Pounds for a Year to his own Damage, may not as juftly receive Satisfaction for that Damage; as well as the next Year, fuppofe the time be expired, and Payment delayed, &c.

For Answer hereunto I have this to fay.

1. That blessed (a) *Bolton* has answered this fully pag. 58. 59. 60. See his Book.

2. That a Lender in fome Cafe muft be contented to lofe his very Principal, and look for no Satisfaction at all, as it has been formerly shewn, to be partly the meaning of that place, *Luk. 6. 35.*

3. That to Godly wife Men, who do not put their Money upon Usury, it is no Riddle at all (as he saith it is to him) to receive Money upon the Account of Gain ceasing, or lets arising; and yet to damn a Man that receiveth any thing back for one, two, three or four hundred Pounds lent for several Years: becaufe the one is againft the Law of God, viz. to receive Usury, *Deut. 23. 19.* which he calls Satisfaction, as Usurers use to nominate it, being ashamed to call it Usury; and becaufe God condemns it, *Ezek. 18. 12, 15.* But as for the other, it would be againft the Law of Nature, which also is God's, written in our Hearts. *Rom. 2. 16.* not to recom-

[(a) Bolton, pag. 55.

pence a Man's Loss which he sustains by the Borrower, after he has lent it for a certain time freely : Which because the Usurer will not do, I shall bring one Learned and Godly Man or other to second me in this ; and blessed (a) Bolton shall be the Man ; who saith Interest or Damage may grow due, say Divines, two ways.

1. By Loss arising.

2. By Gain ceasing, &c.

In which two Cases I may lawfully provide for my Indemnity, by exacting an equal Recompence at thine hands, and thou art bound in Conscience to make good this Use or Hindrance, which by thy default I sustain. And this, he saith, is no Usury, for there is a great difference between them. Thus this holy Man seconds me.

He ends with Jeering, being full of his Jeers.

It is some comfort yet, he saith, that Interest is lawful with this German Divine. But what Comfort? A poor and cold One I am confident of ; because this German Divine, and so many English ones too, do combine together and symphonize so as they do in this matter of Interest ; making it lawful Damage, and damning Usury and Usurers to the Pit of Hell, as it hath been formerly offended and shewn.

N U M. VII.

But Reason persuadeth me to make a full end of that great matter of Interest and Damage, because I have been so long about it, if not too long : And to hasten forward, because there remaineth for me another sharp Encounter, which I must enter into about the Definition of Usury, which is Foundation-matter. So that I must, before I enter, implore Heaven's Aid, looking up to the great God of Heaven for his Support in this great Combat.

My fierce Adversary in this, begins his Combat thus.

His Definition of Usury runs thus ; Usury is a certain and absolute Gain, compacted for, or expected, and taken for the Loan of things, which may be consumed in the use thereof ; or whatsoever it is, more than the Principal compacted for, or taken for the Loan of things, which may be consumed in the use thereof.

[a] Bolton in his Discourse concerning Usury, p. 56, 57, 58.

From this last Definition, I shall say, Gain upon Adventure, which he holds Lawful, is Usury, it being more than the Principal. Thus he goeth to work, even very confusedly, mingling the first with the last Definition : So that I shall be forced to answer him accordingly. And to cut short, I shall,

1. *Insist upon adventuring most*, which he mentioneth first, and most ; saying, *Whatsoever Gain so received or expected*, is not absolute and certain, but uncertain and conditional. Besides, [a] this Limitation of Absolute and Certain is not Scriptural, but added (it's like) to save adventuring from Usury, for all the other parts of the Definition agree thereunto ; So doth *Ambrose*.

Whereunto I reply,

1. That I am for the whole first Definition, because the other is added for Brevities sake, as the like is done by others ; and so I shall,

1. Maintain absolute and certain Gain : which he denies,

2. Adventuring.

1. Absolute and [b] certain Gain : which, to make it Scriptural, and to answer his Negative, I bring that notable place, [c] *Exod. 22. 25. Thou shalt not lay upon him Usury*, the Hebrew is, and signifieth thus much, *Thou shalt not impose* ; in Greek, *ὅχι ἐμ-δύκως*. And [d] *Vatabl.* observeth that it is *verbatim* from the Hebrew, *Thou shalt not impose*. Now Impositions are absolute and certain. As for example, Impositions imposed by Law are absolute and certain. As when a Tax or Imposition is granted by the King and Parliament, it is absolute and certain, and must be paid ; and so must Usury imposed be paid, and cannot be called uncertain, as the Champion is pleased to say.

But he thinks to make good his Saying by Gain expected, or because it is not imposed or compacted for.

Whereunto I answer, that though it be not imposed or expressly compacted for, yet tacitly, and so as that it is sure and certain enough. Where, to make this evident, let it be noted,

[a] *And. to distinguish ours*, I say, from common Usury, as also learned *Danzus* therein agreeth with me, saying, that This Ship Loan is justly distinguished from common Usury, p. 268.

[b] As also *Usher*, that great and learned Arch-Bishop of Armagh, doth ; calling Usury a certain Gain. [c] *Pagnin* and *Tremel.* translate it. [d] *Vatabl.* in *Exod. 22. 28*.

1. That by the Lawyers a Compact is called a Covenant, and made [a] both one and the same thing.

2. That there is a twofold Compacting.

1. Expressed.

2. Tacit.

1. Expressed, Which is also twofold.

1. *Nudum*, or Naked.

2. *Vestitum*, or Clothed.

1. Naked, or Bare, by a sole promise. As thus, I will lend you forty Pounds, but you shall pay me so much for the Loan of it. I will, saith the Borrower, and thank you too. So they compact by a bare promise.

2. [c] Cloathed, And that is done three ways.

1. By Deeds, as by a Pledge or Pawn.

2. By Words, as in Stipulations and Fidejussions.

3. By Writings, as Bill or Bond.

All which Compactings make Usury certain enough, as the World well knows ; that is to say, *humanitus*. And hereof more hereafter.

2. But besides this expressed, there is a Tacit Compacting. As when an Agreement or Consent is by necessary or probable Consequence intended, although it be not expressed unto others. As for Example, [e] one useth this Instance ; ' The Parents of two Children do, in their presence and hearing, conclude a Marriage to be contracted and solemnized between their Children : the Children standing by, hear the Conference and Conclusion of their Parents ; but neither demand any thing, nor answer any thing, nor object any thing, nor reply any thing, nor affirm any thing, nor deny any thing that is spoken. In this case is intended the Consent of the Children to the Conclusion of the Parents ; And why ? Reason presupposeth, that if either Party had been discontented with the Match, they would by one means or other have signified their dislike. Which I apply thus ; So I come to a Man to borrow an hundred Pounds : You shall

[a] *Lege 1. F. de pactis*. [b] *Quod est contractus, quo res ita creditori obligatur, ut is in credito eo nomine securior sit. Doctor Fregius, p. 333.* [c] 1 Pet. 3. 21. [d] Unde fidejussor is added to a Stipulation ; in novatione res, as Civilians term it. Doctor Fregius *Instit. p. 335.* [e] *Summa Angelica. Tit. Matrimon.*

have it (saith he) as others use to have it, though I do not mention it. Here the Borrower, and others, know that he looketh for so much Usury; that is, Six in the Hundred: and so taketh the Money, and goeth away with it, saying nothing to it. Which, what else is it but a silent Compact? So that we have a common Proverb for such Cases, *Silence is Consent*. And [a] *Plutarch* hath a Saying to the same effect, *Silence is an Answer to a wise Man*. And such a Compact, though not expressed, yet maketh the Usurer's Gain usually certain too. You will say, How? I answer thus; The Usurer knoweth by experience, that Men which stand upon their Credit will not be worse than their silent consent, and that they use to pay their Usurer punctually; because else they know they shall have no more Money of the Usurer, what need soever they have, if they falter: and they know also the Usurer's mind and practice, that he useth so to lend, because he will not be reputed to be an Usurer, who lendeth upon Usury, and putteth down the Sum with the Principal: but only expects it, and takes it when it is brought to him. And so accordingly brings his Six in the Hundred as punctually and unfailingly as others which compact expressly to pay so much Usury as is imposed by the Usurer.

N U M. VIII.

2. As for Adventuring, or *Fœnus nauticum*, *Nautical Fœnery*, to make way for his cavelling about that, he saith, *This Limitation of Absolute and certain is added (it's like) to salve Adventuring from Usury*.

Whereunto I reply, 1. I grant that it is added to salve it from Usury properly so called, not from Usury generally so called, and in a large sense accepted; as *Gabriel Biel* speaks, [b] *Usury is taken sometimes very largely, for any thing which is taken in lending, above the Principal*. Wherewith *Bullinger* [c] also sympathizeth, as I shall shew when I come to my *Antagonist's* Authors, and to that Saying of some, that *All Usury is not unlawful*. Upon which account it is called *Fœnus nauticum*, *Ship Usury*, though it be not Usury properly so called, because all the parts of my larger Definition, which I have set

[a] *Plutarch. l. de Immod. Verecund.* [b] *Gabriel Biel in 4. Sent. dist. 15. q. 11. a. 1.* *Bullinger. Decaa. 3. Sermon. 1.*

down, and am now proving, do not agree thereto; and by name, Absolute and Certain Gain, even now asserted. So that his catching at St. *Ambrose*, and other Men's shorter definitions (which will admit an Explanation and Amplification) will not stand him in any stead, because I stand not chiefly, or only upon them, though I name them as generally most received.

2. I answer, That whereas he replieth to my Saying, *But the Gain thereof (viz. of Adventuring) depends upon the Ship's safe coming and going. &c. And so doth the Gain of Loan, and the Principal too, depend upon many Men's single Honesty.* Whereunto my Answer is, that Usury-gain depends not upon Uncertainties and Casualties which Navigation is subject unto, by reason of Tempests, Ice and Pirats: whereas most Usurers will be sure to secure themselves by sufficient Sureties to be bound with the Borrower, and by Pledges, Pawns, Mortgages, and Lands bound, and Judgments to make sure both Principal and Use. So that by a great [a] Council Usury is interpreted and set out thus: *This is the proper Interpretation of Usury, when men labour to get Gain and Encrease from the Use of a thing which groweth or increaseth not; and that with no Labour or Cost, no Danger or Adventuring.* Which hath caused a great [b] Divine to define Usury thus; *Usury is, when a Man, not adventuring the Goods which he lendeth, covenants to receive again more than he lends; even upon this Consideration, because he lent them.*

Which Definition is held to be the best.

N U M. IX.

But here the Usurer will insist upon his uncertain Gain thus. 'You tell of Sureties, Bills, Bonds and Pawns: but what if the Borrower himself and his Sureties break, or he and they for some Crime may have their Goods confiscated: again, he or they may flee the Country, or keep the House; Evidence may be stolen, or lost by Fire, or Wars, or otherwise caught out of my hands, as some have been; and Lands may be mortgaged or engaged to others before me, I not knowing it, and so I may lose all, as some lately, both Mi-

[a] *Concil. Later. Sess. 10.* [b] *The Author of Usuries Arraignment.*

'nisters and others; have lost Hundreds by other Men's
'Breaking : and therefore how can you say that the Usurer
'adventureth not, but is certain of his Gain.

Whereunto I answer,

1. That so every body adventureth all that he has; for he may lose all, as *Job*; either by Fire, by Thieves, by Enemies in a time of War, as I did in the *German Wars*: which notwithstanding, it cannot be said that he is such an Adventurer as the Ship Adventurer is, who taketh for it sufficient Pawns, or who keeps it by himself, under Lock and Key in a Tower, or strong House, Moated, and having a Draw-Bridge to it, as some have.

To make this more plain, I will illustrate it by this Example.

We have in *England* two sorts of Merchants, Merchant-Adventurers, and Merchant Retailers. The Retailers cannot but hazard much, because he must trust often; sometimes for round Sums, sometimes for a great while, sometimes upon the Borrower's bare Word, or Hand to his Book: which Assurance no Usurer will take: and yet no Man calleth him a Merchant-Adventurer, neither is he assumed into their Hall and Company. How much less then can an Usurer be called an Adventurer of his Goods, who will neither trust to a Man's bare Word, nor for any long time; but only from half Year to half Year, and then not without very sufficient and Landed Men, bound with the Borrower, and such like Securements.

2. I answer to the Usurers pretended Adventuring thus.
There is a twofold Adventuring.

1. *Quoad Eventum, In respect of the Event.*

2. *Quoad Media, In respect of the Means.*

1. *In respect of the Issue*: So the Usurer adventureth, and no thanks to him for it: for he can do no otherwise, because none can see the end of things when he begins them, because the All-seeing God, by his over-ruling Providence, will work as he pleaseth, sometimes beyond Means, sometimes without Means, sometimes contrary to Means; so that none can tell certainly what will be the End and Issue of things, and so the Usurer also cannot be altogether sure.

2. *In respect of Humane Means*: So the Usurer maketh his Usury as sure and certain as it can be made, and is no Adventurer, nor can be, in Humane Reason. I will instance for the Dilucidation of this, in that which is written, *Mat. 13, 3, 5.*
where

where *Herod* is said to have apprehended *Peter*, and cast into Prison, and delivered to four Quaternions of Soldiers to be kept, and bound with two Iron Chains; and lastly, that he caused a Watch to be kept before the Prison Door, and about *Peter's* Lodging, that he should not escape: which notwithstanding, by the extraordinary Providence of God, he escaped. In which case, who will say, that *Herod*, having used all such means for *Peter's* safe keeping, did adventure *Peter's* escape. Even so, when the Usurer hath bound the Borrower with Bonds and Pawns, as it were with Fetters (as [a] *Plutarch* speaketh;) and when he hath tied him as fast, and made him as sure as his own Head can devise, or Laws will permit; it may be, that one way or other, not forethought or fore-seen by him, God, by his Providence, may defeat him, as some have been defeated by the unexpected Breaking of some great Men, thought to be as sufficient as any, and being accounted very honest Men too. But can or will any wise Man say, that the Usurer adventureth as Adventurers do, or means to adventure the Principal? No, no, For, because he will not adventure, he will not lend but to the [b] Rich, and such as can give him sufficient Security; and not to the Poor, who cannot. *Nemo fenerator pauperi, None will lend to Usury to a poor Man*, saith the fore-mentioned [c] *Plutarch*. Nay, therefore the Usurer will not lend two Years together to a rich Man, but with new Sureties, for fear that he or they should be undone in few Years by Usury; and so, not being able to pay, he should lose his advantage.

I close up therefore this matter with great [d] *Luther's* words, *And yet will not the Usurer take upon him any Adventure or Hazard, either in his Body or Goods: And with pious Bolton's, Usurers love not to be Adventurers.*

N U M. X.

The Champion adds to his Reply, That there is a proportionable Gain (in Ship-Loan) that answereth the Hazard, seeing that he that adventureth taketh three times the Gain, or more, it may be, than he that lends upon Use.

(a) *Plutarch de non feneratorio.* (b) *Pleading for such lending to the Rich so much as he doth for that every cause.* (c) *Plutarch, ibid.* (d) *Luther de Taxand. Usura, Tom. 7.*

Whereunto I answer, And yet I have heard discreet Men say in discoursing with me about this thing, that it is observed that Men, and Usurers especially will rather lend for Six in the Hundred, than adventure their Money at Sea, because of hazard. And I do observe it my self, that our great Men, which are great Usurers, do generally and usually lend for Six in the Hundred upon the Land, rather than for Twenty upon Ships for the same cause; not fearing that the Debtor will break (which the Champion adds) because Usurers have so many Strings to their Bow besides, if he should break.

But some will say, *Who, besides you, is for this Ship-Loan?*

I answer, *both Civilians, and many pious, learned and able Divines.*

1. *Civilians*, By whom it is called *Fœnus nauticum*, *Nautical Fenory*, and defined thus: (a) A Creditor's Gain which he gets by his Money lent to one which navigateth, and goeth over Sea, taking the hazard upon himself: where note,

1. That *Justinian* has stinted this kind of Usury at Twelve in the Hundred, that none may be oppressed by its Excess.

2. That that great and Godly Lawyer (b) *Hottomannus* doth not also approve of it; but also refels and confuteth those which held (c) that the Canon Law is against it: shewing, that either the Text in that Law is corrupted, the word (*Not*) being omitted; because *Gregory*, who is the Author quoted, as being against it, doth expressly exempt Ship-loan from Usury, by him condemned, together with two Cases more: or else, that their Law must needs be very unreasonable, seeing where is Hazard, there may be Gain required, as the due price thereof.

N U M. XI.

2. I subjoyn Divines. And,

1. Renowned and most learned (d) *Danæus*; whose words are, *It is a Question put forth by some concerning Nautical Fenory, whether it may be lawful? And my Answer is, That this kind of Usury is justly distinguished by the Doctors of the Civil*

(a) *De Naut. Fen. 22. D. 2. c. 33. vult. Jurisp. l. c. 34.*
 (b) *Hottoman. l. de Usuris.* (c) *Decr. Greg. l. 5. tit. de Usuris.* (d) *Danæus de Usuris.* Law,

Law, because in it the hazard of the Money and Principal is by the Creditor taken upon himself.

2. Pious and erudite (a) Bullinger, whom Danaus nominates, as an Approver of it; quoting his first Book written of that Subject.

3. Aretius; who saith, *The Nautick Fenory was granted to Merchants and Sea Negotiators; and that either for their Navigation or for their Return too.*

4. That great and famous Bishop (c) Downam writeth thus, 'Usury is distinguished from three other things, to which the name of Usury especially in the Latin Tongue is assigned, but are not this gainful Usury whereof we speak. The first of these is Adventurers Usury, improperly so called; which in Latin is called *Nauticum Fenus*, and is Gain, or Allowance made for Money, which is transported beyond the Seas at the peril and hazard of the Creditor, contrary to the Contract either of gainful Usury or free Loan, and seemeth to draw near to Partnership. The manner whereof is thus, I deliver to a Merchant, who is to travel beyond Seas, a sum of Money for him to use in Negotiation, as he thinks best for his advantage; conditioning with him, that if his Ship miscarry, I will lose, not only my hope of Gain, but also the Principal it self: But if his Ship shall come safe to Land, by the Arrival whereof he is sure of good Gain, I look for an Allowance proportionable to that Hazard which I sustained. And this Hazard Men were wont to undertake, either for the whole Voyage, covenanting for a certain Gain if the Ship arrived safe at the same Point from whence it first set forth. Which kind the Grecians call *εμπυτεσιπλαν*. Or else, for the one part of the Voyage, as from one Port to another, as from London to Venice; which they called *εμπυτεσιπλαν*, &c.

And a little after he saith farther; 'And therefore Adventurers Money may be allowed, not only *in trajetitia pecunia*, in Money sent over Sea at the Creditor's Peril; but also in other cases, wherein the Creditor susteineth the like Hazard.

'Provided always, that there be an Adventure, or Hazard, in truth, and not in pretence only. Thus this great Prelate.

(a) Bullinger. (b) Aretius de Usuris: with whom Rudæus and Demosthenes, do symphonize and agree. (c) Bishop Downam upon Psal. 15. 5.

But is not the Scripture against this Adventuring? some will say.

I answer, No; because no such Prohibition: but it is against that Usury only, which is not only more than the Principal, but bites too, (a) as all common Usury doth; either the Borrower, or Commonwealth, or Poor, as has been formerly at large shewed; and that wherein is no adventuring of the Principal, as Divines take that to be the sense of that place, *Luk. 6. 35.* at least in part, that a Man in some cases must not expect the Principal it self. So that the best definition of Usury, which is going, taketh in Hazard and Adventuring, which the Usurer will not be at; as in the said definition by me set down above it is to be seen.

I add, that the Scripture is so far from being against it, as that it commends rather the vertuous Woman for being like a Merchant's Ship, bringing her Food from afar, which maketh her an Adventurer, adventuring in Ships at Sea, because a Merchant's Ship is expressly named, and she is said to bring her Food which she adventureth for from afar, *viz.* far from her home. I add, that her adventuring must needs be by others too, because Women married to Husbands (as she was) do not use to go in Ships (though she be compared to a Ship) but adventure by others in their Ships, as it is well known how usual a thing it is. So that we need not scruple this Adventuring upon this Account, and also because it is a kind of Society, (b) as learned *Downam*, in his fore-quoted place, declareth it, provided,

1. That we do not (c) exceed in the Gain we agree for.
2. That we do consider the Employer of our Money, if he be a Loser, and cannot, when the Ship returns, pay so much as we expected. This I mention, because I will not make my self guilty of other Men's Sins, nor justifie any Iniquity in Traffick, and in Adventuring especially, because I know that

(a) *Usura generaliter Serpentis instar mordet*, Arias Mont. Malvend. Befa. (b) His words are, Which (*Nautical Fenory*) seemeth to draw near to Society, *Bishop Downam* upon *Psalm. 15. 5.* (c) Which to prevent, the Emperor *Justinian*, as I said, stinted it.

much Oppression is committed by it, if these Cautions be not observed.

N U M. XIII.

But I must answer a second Question more fully.

And why may I not take Six in the Hundred, when the Adventurer takes Twenty, or more ?

I answer, No.

1. Because he may lose Principal and all, which is very usual, the Seas being dangerous : whereas Usurers very seldom lose both.

2. Because Usury is expressly forbidden by the Word of God, and condemned, *Deut.* 23. 19. *Ezek.* 18. 12, 13. and Adventuring is not, as but now it was shewn.

N U M. XIV.

A third Question remaineth yet to be resolved.

And why may not I take Six in the Hundred, when the Merchant or Shop-keeper gets I know not how much by my Money, which he borrows for so small a matter as Six in the Hundred is ?

I answer,

1. Because he is at a great cost, if he be an Owner of Ships, to build, repair, and set forth his Ships.

2. His pains are great : but thou takest no pains at all, Usury being a gainful idleness, as (a) one calls it, whereby men do eat of the sweat of other mens brows. For whether they eat or drink, sleep or wake, work or play, be sick or whole, their gain cometh in by Usury alike ; when the borrower must wake and work, and has scarce time to eat his Meat many times when he is an hungred, and to drink with a Friend when he is a-thirst.

3. His hazard is great ; because if he be a Sea-faring man, he may lose his Ship, Goods, life and all by Tempests, Ice, Pyrats, and Enemies : And if his Dealings be upon the Land, he may be undone by bad Debts and Pay-masters, whom he must trust : for his Debtors may break and run away ; and then how shall he recover his Money to pay thee thy Usury,

(a) Belton in his *Discourse of Usury*.

or the Money which he hath borrowed of thee, and for which being arrested, he may be carried to Prison by Bailiffs, not being able to pay thee? Whereas thou hast Securities and Sureties and Leases bound to thee for thy Usury-money, and therefore art in no such danger, and in no such hazard as he is, unless God by an unexpected Providence crosse thee, which but seldom happeneth. I have read in *S. Ambrose*, that some poor borrowers Corps have been arrested for Debt by Usurers, and their Children carried into Captivity: but never did I read (to my best remembrance) that Usurers have been so used, because they use to make themselves as sure of their Principal and Use as the wit of man can possibly do it.

N U M. XV.

Thus much concerning hazard and adventuring by Ships, &c. in the next place I must come to Compacting: For the Champion proceeds, thus he goeth on, it is Gain compacted for; so much thou shalt pay me.

Reply. Let it be remembred that the Law stints and limits the sum, and ordinarily to take what the Law alloweth, I see no injustice, &c.

For answer whereunto I say, That I do utterly deny his saying, that the Law alloweth to take what Usurers take; and lest it should be said I deny this out of mine own head and presumption, let that be remembred which the Law it self saith, in the Statute of Jacobus 21. intituled an Act against Usury, Provided, That no words in this Law contained shall be construed or expounded to allow the practice of Usury, &c. Which Answer is given by (b) Downam also, who as a Bishop was one who was at the making of Laws in Parliament, and therefore understood the Law better doubtless than this Novice: His words are, by the Law it self it evidently appears, that it doth not allow Usury as good, but permit as evil.

N U M. XVI.

As for his telling again of Interest, and bringing in again of *Spanhemius*, and repeating of his words *ad nauseam usq;* I wonder why he will do so: But seeing he doth, I refer him

(b) Downam in *Psal.* 15. 5.

to that which even now in this Tract I have so largely handled, to answer him in that which he hath formerly objected against it. He addeth (saith he farther) or expects or intended, and then tells me (I think a good definition should not be disjunctive) *whereunto I answer*. This sheweth what a poor Logician he is, and how little his skill is in his judging of a good Definition, bringing against him such like Definitions, which have been made by wiser heads than his is. And

1. That of (a) Dr. Sanders, 'Usury is all manner of gains, which is either bargained or hoped for, (just as I say in my Definition) by the force of the Contract of giving to Loan, whether Money be lent, or Oyl, Corn, Wine or any like thing that is spent, with the first Natural or proper use thereof; even as I say likewise: where note, that no less than three Ors are in this great Doctors Definition; so that if this great Doctor were now alive, I would desire this Champion to go to *Lovanium* where he lived beyond the Seas, to learn of him to make Definitions.

2. So the (b) Wittemborgs in their Definition, have their two Vals, or O R S.

3. And Gabriel Powel, that great OXFORD Scholar, has his O R in his Definition also, as thus. *All gain that contrary to the word of God is expected or exacted (just as I say) above the Principal for the very auty of lending, is unlawful and Damnable; and then Usury is such: and for this he was never taxed or confuted by any of that Famous University that ever I heard of. So that if that great Scholar were living at Oxford now, I should advise my Adversary to go to Oxford and to tarry there a little longer then he did, when he was there, to learn of him how to frame Definitions, so as that they may pass for currant and not be censured as he censurith mine.*

N U M. XVII.

But he progresseth farther, saying, This part of the Definition is pleaded from our Saviours Injunction, Luke 6 35. *And lend, hoping, or looking, for nothing again.* This is the place of Scripture he builds with so much confidence upon, and

(a) Dr. Sanders of Usury.

(b) Wittemb. in Theff. 2.

so often quoteth to prove their state damnable that expect the least gain from Money lent ; in the sense whereof, if he mistake, then down totters his Definition, and all the uncharitable Censures he builds thereon, &c.

To all which sayings of his my Answer will be several.

1. That not I only, but far greater Writers than my self, or he, do build upon this place to prove their state damnable, that expect the least gain from Money lent ; at present I'll only name one of them again, viz. that great Oxford Scholar G. Powel, who having said (as I quoted him even now) *that all that gain (be it much or little, the word all takes it in all) which, contrary to the Word of God, is expected or exacted above the Principal, for the very Duty of Lending, is unlawful and damnable, (Note, Damnable) and that Usury is such Gain, (a) proves it from Luke 6. 35. besides others, as I do : And therefore why am I only so harshly censured for uncharitableness ?*

2. It's well for him that he puts in an (*if*), in the sense whereof, if he be mistaken, down totters his definition ; which I hope he will never see while his Head is hot, as it is with Anger.

3. I add, That if I were, yet will not my Definition totter down, because it's not only built on that place, but others also : As for example, that in Prov. 16. 28. *The Lord pondereth the Spirits* ; which a (*b*) deep learned Author brings as a reason to prove, that the very expectation of Gain, above the Principal, is unlawful, and Usury. For by *Spirits*, Wills, are meant Purposes and Intentions : And not amiss is that place so explained, because Solomon's meaning there is to shew, saith (*c*) another famous Writer, that the Lord seeth into the very depth of our ways, and bottoms of our hearts ; so that he not onely beholds our works and words, but discerns also, (*d*) as Lavater tells us, the impulses, motions, and purposes by which we are acted. (*e*) *Eadem est voluntas lucri sperantis, & non pasciscentis (forte timore Ecclesiae) & pactum facientis* ; that is, He that lendeth hoping for Gain, though he enter no Covenant for it (for fear haply of the Churches Censure) has the same will which he has which covenants for Gain when he

(a) See his Proofs, page 28. (b) Alex. de Alef. G. Biel in 4 Sentent. Distinct. 15. (c) Doctor Sand. of Usury. (d) Lavater Com. in Prov. 16. (e) Al. de Alex.

lendeth: add (a) *Nehem. 5. 12. We will require nothing; just as Christ, Luke 6. 35. Looking for nothing again.*

2. Because it is grounded on strength of Reason: For what faith blessed (b) *Austin*? There is so much power and virtue in the intention and purpose wherewith a man goeth about to do a thing, that if it be good, the action is good; if it be evil, the action is evil also. So he tells the Manichees.

And this is confessed by all, that if a man have a lust and intent to commit the sin of Uncleanness with a Woman, it's Adultery, because Christ saith it, *Mat. 5. 28.* And so likewise (c) it's confessed, that he which intends theft, is a thief, though he doth not steal, being hindred: Answerably whereunto it followeth, by strength of Reason, that intention maketh a man a Usurer.

So that I may say and answer here, as one on *Psal. 15. 5.* When some said he had nothing but that place against Usury; answered, That if it were so, that were enough; so if I had no other place but this, *Luke 6. 35.* that were enough: (d) and again, if there were no such place at all, yet there is Reason enough to make good what I have said of Expectation.

4. I answer, As for my (e) two Authors, because he saith he will bring several that put another Interpretation, and more probable (mark, *probable* only, he cannot say *demonstrative*) upon the Text, I cannot have the patience to stay for his *severals*, but I will forthwith name several that shall second these *two great men*, than which I know he cannot bring more able and famous men. And,

First, I shall name great *Gratian*, whose words are these; Not only every Gain, but also the very hope of Gain, maketh a man a Usurer: whereunto he addeth, As for a Patron to hope for Gain of the Clerk which he presenteth, maketh him a Simoniack.

Secondly, (f) *John Molanus* calleth this Expectation mental Usury.

(a) Note this, what a famous place it is, so clearly concurrin^g with Christs. (b) *Aug. de mor. Manich. l. 2. c. 13. to. 1.* (c) Because the same words in *Luke 6. 35.* which though they be diversly read and expounded, yet in every sense they command the duty of Free lending, which excludeth Expectation. (d) So *B. Downam* in *Psal. 15. 5.* tells us. (e) *Austin* and *Chernitius*, which also make the very expectation of Gain Usury. (f) *Ioh. Molanus Comp. Theol. Pract. tract. 2. c. 28. Consil. 6. 2 sect. 8.*

Thirdly, (a) Bartholomæus Fumus, who saith, Mental Usury is committed without a Compact, when a man lends with a hope to receive somewhat that is more worth above the Principal.

Fourthly, (b) Justin Martyr tells us, That the first Christians were so far from this expectation, as that they would lend to them of whom they hoped not to receive any thing.

Fifthly, I say, That all the Schoolmen and Canonists, as Raynerus, Gamfredus, Hostiensis, Alexander de Aler, Gabriel Biel, and the rest, do agree in this thing called Expectation. Let the Champion bring more, and more eminent ones, if he can, hereafter.

Ans. 5. In the mean time I shall answer to his two Questions next : And,

1. To this, Whether this Expectation was Usury before Christ spake those words, Luke 6. 35 ? That doubtless it was, that being an Explanation and Amplification of the old Law made against Usury, as the Saying of Christ against mental Adultery, Math. 5. 28. so this against mental Usury.

2. Expectation of Gain is included in (c) Nehem. 5. 12. yea expressed, Require nothing.

2. To his other Question, Where Expectation was forbidden under the Law ? I answer,

1. That I have already given him a Scripture even now, viz. Prov. 16. 28. so interpreted as I delivered it by two great Authors ; so that he needs not say, Shew it.

2. By undeniable Consequences drawn from Scripture, as I have already shewn.

N V M. XVIII.

Ans. 6. And whereas he tells me, that he will joyn closer ; It was lawful then to take Use from Strangers, and that therefore Gain expected did not lay open this expectation to cen-

(a) Barth. Fumus Aur. Armil. tit. Usura, sect. 37. (b) Mutuo damus iis a quibus nos nihil accepturos esse speramus. Justin Martyr. (c) For Lenders were required there to take nothing, as these words do shew it, [As thou sayst, so will we do :] We will require nothing of them. Whereupon it followeth, That they might expect nothing neither ; as those which must require no Bribes, must also expect none.

Sure :

sure : I answer, 1. That I did already give my Response at large about Strangers : And 2. shall now add a little more, viz. what (a) St. Jerome saith : It's said in Deut. 23. 19. Thou shalt not lend upon Usury to thy Brother : but unto a stranger thou shalt. Note here the going forth of their Law in perfection : In the beginning of the Law Usury was forbidden to be taken of their Brethren : In this Prophet Usury is forbidden to all. Note ALL. So Jerome. But hereof more another time.

N U M. XIX.

Ans. 7. As for his Counsels, That if this be only a Definition under the Gospel, it falls in with those that hold that Christ not only interpreted, but added to, and perfected the Law by new Counsels : To that I answer, That there is no fear of that : For, as (b) one said well, when one told him, being a Papist, That he thought the prohibition of Usury to be rather a Counsel given in God's Word, to avoid the extreme taking of Usury, than any such Precept as bound men to the obedience thereof, under pain of everlasting damnation ; he replied, Nay, that cannot be so ; for the Church hath taken it to be a Commandment, which must be kept under the pain of damnation : so say I. He adds (saith my Examiner) And taken as part of the Definition : Yea, and part of God's Word too, say I, according to Ezech. 18. 13. has taken increase ; to stop all gaps, that no use may be taken, neither Nesheck, nor Tarbith, as his words there declare.

N V M. XX.

But the Champion goeth a step or two further, per se, aut per alium, directly or indirectly, to jeer me, as his following Expressions shew it : For he adds, As if it were some Bribe or Simoniacal Contract : Which unawares he speaks against himself. For a very great (c) Writer having declared, That the very hopes of Gain maketh a Usurer, adds, as hope maketh a Simoniſt : As for a Patron to hope for Gain of the Clerk which he presenteth, maketh him a Simonist, or Committer of Simony.

(a) Hieron. in Ezech. 18. With whom I joyntly learned Mr. Poole, that late and famous Writer, whose words are to the same effect. (b) Mr. Moss. (c) Gratian. Decr. Part. 2. Caus. 19. 2.

Loe, Champion, how this great Writer joyneth the Usurer with a Simonist, and coupleth Expectation with Simony ; as if he had foreseen what is here said against me, and would answer for me. Of a Gratuity hereafter.

I'll superadd, saith my Adversary, yet further **FOR LOAN**: for that is the thing that leavens and (a) poysons all. I may receive a Gift from a Rich man, be it Money, House, or Land; but if I expect or receive any thing from the same hand upon the account of Loan, that is the sin of Usury. Who can believe this, save one that hath his Judgment tinctured and prepossessed ? Lo, what he makes of me ; but no matter, as long as his own Friend, *Car. Molinæus*, the chief Patron of Usury, saith the same, and so must needs be tinctured too, and prepossessed too, and must not therefore be believed neither, as this Champion saith of me. The words of *Molinæus* are these.

(b) *It is the common Opinion of all, That Usury properly is not committed, but in Loan : And yet farther he saith, (c) That Loan is the Subject of Usury.*

With him (d) others do harmonise, saying, That Usury, according to all the *Doctors*, consists **ONLY IN LOAN**, or else cloaked under some other Contract, which may be resolved or reduced unto Loan. And are all these tinctured ?

I will name next a few more particularly, and so pass on to other Responses.

(e) *Chemnitius* shall be a third man, whom I will cite, saying, *Mén say that Usury is only committed in the Contract of Lending.*

(f) *Brentius* shall be one more : *Usura fit tantum in mutuo : Usury is committed only in lending.*

N U M. XXI.

Quest. But why may not I expect somewhat back for lending, saith the Champion ? Because, saith he, Loan ought to be

(a) *And here he speaks against himself the truth unawares; for usurious lending is by Divines called Venenum. So Bernard. Sylv. de cura rei Famil. calls it, Venenum patrimonii. (b) Car. Molinæus de Vjura, c. 8. (c) Idem ibid. (d) Summa Angel. tit. Vjura. (e) Chemnit. loc. Com. l. 2. tit. de Paup. (f) Brentius Comment. in Lev. 25.*

gratuitous.

gratuitous. *Reply.* Of a truth he is a free Borrower, or rather a bold Beggar (Lo, what he calls me, now a Beggar, then a Carrier.) in begging the Question. *How proves he this, that all lending to men of ability must be free?* Or if lending must be free necessarily, then let him call the Contract by another name, and let it no longer go under the name of Lending, and then all is well, that sore is healed. Take learned *Ames* Judgment, &c.

Whereunto I answer,

1. That if I am a Beggar in this, other great Men are so too, and by name great (a) *Bullinger*, who giveth the same Reason, saying, That Usury (b) ought to be gratuitous (Mark, it ought to be so; that is his REASON, as it is mine) is committed in Lending ONLY, and not in other Contracts: Where let me add a sufficient Reason, shewing that it ought to be so. (c) See the Margin.

2. But I stand upon Scriptures chiefly: And,

1. That in *Exod. 22. 25.* *If thou lend money;* for so it is read in all old and new Translations, and the Greek Interpreter hath it thus, ἐὰν ἐκδανῶνς.

2. That in *Luke 6. 35.* where Christ useth the same word, which all men translate *Mutuum date, Lend, looking for nothing again.* And is not that gratuitous lending? Whether men be of ability or no, (to answer him) there is no Exception added.

3. *I answer,* It's not the calling of Lending by another name, that will heal the sore; because Lending is defined thus by the Learned.

'Lending is such a Contract (saith (d) *Hemingius*) as transferreth the Dominion or Property of a thing from one to another, for no consideration of any Price or Recompence, but only with covenant that the same kind of thing be rendered and repayed again. Thus he of Lending. So that if you call the Contract by another name, and call it no longer Lending, the sore is not therefore healed; as if you call Usury by the name of Interest, as men usually do, it is not there-

(a) *Bullinger Decad. 3. Sermon. 1.* (b) *Lending ought to be free, because it's one of the Contracts which Civilians call gratuitous, and are called mutuum, commodatum, depositum, stipulatio, mandatum, negotiorum gestio.* (c) *Tutelæ administratio, pro mutuum & exhibitio, præter quos ceteri sunt Mercenarii.* D. Valt. l. 1. c. 34. (d) *Heming. Comm. in Jac. 3.*

fore

fore Interest, and must be no longer called Vſury, becauſe Vſury is one thing, and Intereſt another. Answerably whereunto, if you call Lending by the name of another Contract, yet is Lending one thing, and Lending ſtill; and another Contract another thing, and is defined after another manner, As for example; If you call ſuch a thing as Lending is, by the name of giving, as ſome do, it's not the ſame; becauſe Giving is defined after another manner, by a (a) Learned Author: Giving properly is, whereby a man giveth a thing, with a mind and purpoſe that he would have it preſently become his that doth receive it, and never in any wiſe to be returned again to himſelf. The like I could ſay of other things and Contracts. But note, That there is a two-fold Giving, 1. Of Loan. 2. A Free Gift, or Giving.

4. I answer, to the quoting of *Ames*, thus.

1. That *Ames* living in the Low-Countries, (b) where ſome Vſury is defended, and not in *England*, where Vſury is ſo much cried down by moſt (as Learned B. Downam tells us), writeth as they uſe to write there; whereof more hereafter; becauſe there is no living there for a Diſſenter to have a Publick place of Profit.

2. That my Brethren and my ſelf in part ſay the ſame, That Vſury (ſo called) is not generally and abſolutely unlawful; For we hold Nautical Fenory (ſo called improperly) lawful, and Recompenſatory lawful, and liberal too; though we hold all Vſury, properly ſo called, and commonly practiſed, unlawful.

3. That if *Ames* held for that (which I hope he doth not), I do not ſee him by his few words prove what he ſaith. The Sayings and Negatives of men, though they may be good men, as he was, are no Proofs to me.

N V M. XXII.

Fourthly, As for his *Claufula*, or Cloſe, which is, That Lending, if it be not free, paſſeth into another Contract, nominate or innominate, ſimple or mixt; I for my part cannot

(a) Donariſ de Donar. (b) That is, Three pounds ten ſhillings in the hundred; which ſhews that *Ames* will little advantage my Adverſary. and his Vſurers, becauſe they will not take ſo little, but muſt have at leaſt Six in the hundred.

miſlike

mislike it: for it passeth for Society, which we hold lawful, as I quoted for it learned Bishop Downam; so that Ames is rather for me, saying, That Lending, if it be not free, mark, *if it be not free*, as we say it must be, nothing of that followeth, but that it passeth into another Contract; for then the Case is altered.

§. I answer, That Ames doth not well in it, when he saith, It cannot be proved, what we say, That all Lending, with what Circumstances soever it be clothed, (Is his Addition not ours?) ought to be gratuitous: because our Men do prove it. As for example; I can name as godly and well-read an Author as ever Ames was, who proveth this Point at full, That Lending must be gratuitous, and not for gain; and that if a Man lend for gain, his Lending is Usury; spending six pages about it, for the proving of it: whereas Ames writeth but a line or two, thinking it enough to say, That it cannot be proved that all Lending must be gratuitous; when another (a) Doctor, as great as he, saith expressly, That Loan ought always to be free: Mark, *always*, against Ames.

I, for my part, if I had no other Author at all on my side for it, yet should make no question of it, because of these two sufficient Scriptures which command it; *Lend, looking for nothing again*, Luke 6. 35. and, *From him that would borrow turn not away*, Mat. 5. 42. which must needs be understood of free Lending, because Usurers will not turn away from them that will borrow upon Usury, giving good Security for the Loan, as Usurers do expect it: For, have they not their Agents abroad to procure Borrowers? I add to these two Places, that one most excellent Scripture, *Psal. 112. 5. which commends it, A good man is merciful, and lendeth*, viz. freely: because he that lendeth otherwise, as the Usurer doth, cannot be either good or merciful, as it hath been formerly evidenced.

Before I go farther, I will mention one of the Usurer's Tricks, which is, that he is for *gratis* too, as I and others; saying to him that cometh to borrow of him, I cannot forbear my Money so long; but to do you a Courtesie, I will lend you so much for half a year *gratis*, as if he would lend it *gratis*, that is freely, indeed: when in truth he means *gratis* the

(a) Dr. Sanders, fol. 21. Otherwise it is no Loan at all, but a selling, or setting to hire. Idem ibid.

Novum, that is, such as will be thankful, and pay him Use ; and not *gratis* the *Adverb*, which signifies freely : whereupon some Usurers call their Lending Giving, as I have formerly declared it.

N U M. XXIII.

But I count it high time to advance farther, and therefore I'll spend no more time about this.

My Adversary, in the next place, goeth to answer my Citation for proof, out of *Deut. 23. 19. Thou shalt not lend upon Usury* ; and saith, *That it is elsewhere limited to thy poor brother.*

Whereunto I answer, That not only to a poor Brother lending upon Usury is forbidden, but, in this place by me cited, to any Brother ; because he saith, generally, *Thy brother*, (a) whether he be rich or poor, there is no limitation. And by a Brother we may understand any man, saith (b) *Aquinas* also, (who is an abler man (I trow) to judge of the meaning of *thy Brother* than this Novice) because every man we must hold to be our Brother. So that learned (c) *Bishop Downam* makes an Answer to such a Cavil, like mine, saying, This evasion (of the poor Brother) is very frivolous ; for in *Deut. 23. 19.* there is no mention of the Poor, but all Usury is forbidden towards a Brother, whether he be rich or poor. Thus he answers ; With whom I joyn famous *Dr. Sanders*, who goeth farther, even to *all men*, saying, *But now seeing every man is both our Neighbour and Brother, we may not take Usury of any man at all* ; meaning doubtless Usury properly so called.

N U M. XXIV.

The Champion's next On-set, in the last part of his Definition, is, for loan of things which may be consumed in the use thereof, from *Deut. 23. 19. Reply.* And what if Money be con-

(a) *B. Jewel.* (b) *Tho. Aquinas 2. 2. Q. 79. a 1.* (c) *Downam p. 202. and p. 201. he saith, And in this general sense, including both Rich and Poor, the Learned among the Jews have understood this Law, and unto this day it's observed among them, saith Rabbi Abraham.*

sumed in the use thereof, seeing Houses and Fields, Bargains and Wares remain, which were purchased by this Money consumed? View this from another side, and you may take this Aspect of it. If you have 100 *l.* you may not hire this out for gain; but if you will convert this Money into Fields, you may hire them out, and take yearly gain for your Fields, though not for your Money, &c. Thus he.

No more to the purpose is the selling of Wine, and the use thereof; forasmuch as the Vintner doth and may take somewhat for his Wine above the Price laid out, and that is upon the account of his Money disbursed.

And here too *Ames* is before-hand with him; after whom he quoteth *Rivet* also: and so ends with triumphing, as if he had gotten a notable Victory, and left me in darkness, to come off as well as I could.

But *ὁὐ Θεῶ* I hope to come off well enough, by answering all that he hath to say against me orderly. And,

1. Whereas he saith, What if Money be consumed in the use thereof, seeing Houses and Fields, Bargains and Wares remain, which were purchased with this Money consumed? I answer,

1. That what I say herein, I assert, next unto that famous Scripture *Deut. 23. 19.* where Money and Victuals are named, both which are consumed in the use thereof, from more learned and renowned Men, than any he can name, or bring against me: For, what a Man is (a) *Aquinas*, who writes the same? And so (b) *Dr. Sanders*, speaking of things lent in Usury, names Money, Oyl, Corn, Wine, and then addeth, Or any like thing, that is spent with the use thereof.

2. That here is a Confusion indeed: The lending of 100 *l.* upon Usury, is called hiring it out for Gain, as Houses and Lands are, which are let out for Rent: For, as one saith notably, that is also a Phrase of Speech which they have among themselves, namely, that they Let their Money, and therefore call Usury the Rent of their Money. Now Letting, saith famous (c) *Melancthon*, is a Contract whereby a thing is transferred for a certain time, for its use, but not as touching the Propriety; for a certain Price, and not for its Domi-

(a) *Aquin. 2. 2. q. 79. a. 1.* (b) *Doctor Sanders, fol. 3.*
 (c) *Melancthon, lib. Defin. Appell. & l. 2. F. locat. l. 1. Siquit servum depos.*

nion : Whereas Usury is no such thing, because the Money lent becomes the Borrower's Propriety, as has been shewn by Allegations ; to which I will now add (a) one or two more. In Mutuation, or Lending, saith the Civil Law, there is a transferring of the Property and Dominion of the thing lent, for a certain time, from the Lender to the Borrower ; whence *Mutuum*, or Lending, is so called, *quod de meo fit tuum*, Mine, thine, So (b) Dr. Sanders ; Money is of those things which are lent ; and consequently, he is not Lord of it that lent it, but he only which borroweth it.

3. answer, That whereas the Champion standeth so upon this, That by Money consumed in the use thereof, may be bought Houses, Fields, Bargains, and Wares, which may be hired out, and for which I may take yearly Gain, though not for my Money. I answer,

1. That I may lawfully take Money for those Houses and Fields which I purchase with Money, which I have, because I am not forbidden to do it by the Word of God ; and Saints have paid Hire for things hired, as is to be seen *Acts* 18. 30, which they would not have done, if setting to hire and letting had been unlawful. And lastly, Because if a thing be hired and hurt, the Hirer of it is not to make it good, if the Owner of it, who set it to hire, be with it ; *It came for his hire*, saith the Lord, *Exod.* 22. 18.

But for the Money which I lend, I may not take Gain, compacted for, or expected, because that is interdicted, and Lending must be free, as formerly has been proved ; And I add, That though the Money borrowed be converted into Fields, or Houses, therewith purchased, yet it is illicit, because the Usurer doth not mind that : whether a Borrower buy a House, Field, or Wares, or do not, he will have his Usury, that is his sin : whereas the Borrower, who buyeth a House, or a Field, or Wares, for his need, with that Usury-Money, sins not ; because borrowing, especially for need, (and not for (c) covetousness) is lawful by the Word of God,

(a) L. 2. *Appellat. si creditum F. si certum petatur*, 3 *Instit. quibus modis*. (b) D. S. fol. 22. (c) I add, And to waste the Money lent : For then the Lender is not to end at all, nor the Borrower to borrow, as Stephen Egerton, who translated Virel, asserts it, saying, If it be like that the Borrower will spend wastfully that which he borrows, Money ought not to be lent, p. 137.

Exod. 22. and strength of Reason, used by several Authors ; of whom, at present, I will cite but one, viz. (a) G. Powel, whose words are these. For necessity it was lawful for Adam's Sons to marry with Adam's Daughters, because there were no other Women. For necessity it was lawful to eat the Shew-bread, because there was no other Food, 1 Sam. 21. 6. For necessity it was lawful to work, to heal, to fight, upon the Sabbath-day, which was not lawful but for necessity. Therefore for necessity why may not a man pay more than he borrowed ? Seeing no Scripture forbids to pay more, but to require more.

Seventhly, I will add (b) Mr. Smith: It is lawful to suffer injury, as Christ paid Tribute, which was injury : But it is not lawful to offer injury, because there are six Commandments against it. Now to take Usury, that is, as it were, to offer injury ; but to give Usury, is to suffer, as it were, injury : and therefore though I may not take more than I lent, yet I may give more than I borrowed.

Nor will his much ado about the converting of things lent, do him any good at all ; because seldom or never do men convert their borrowed Corn or Wine into a Purchase, because they are things absolutely consumed in the use thereof ; for we eat the one, and drink the other, which is the use thereof. And as for Money also, where one doth turn his Money borrowed into Fields, hundreds do not, but only spend it, and use it to save that they have, or to trade with it, though they gain but little by it ; which notwithstanding, the Usurer will have his Use.

N U M. XXV.

4. And whereas he tells us of the remaining of Houses, Fields, Bargains, Wares, which are purchased with Money consumed in the use thereof : I answer, True, they remain ; but how ? Not as things lent, but bought with Money lent, and do differ from them very much ; because Lending is only of such things as consist of Number, Weight, and Measure, as the Civil Law tells us, saying, (c) *Sole autem res in quantitate consistentes mutuo dari possunt, quæ nimirum ponderari, numerari, & mensurari solent & possunt* : that is, But only those

(a) Gabr. Powel, p. 102. (b) Men. Smith in his second Sermon upon Usury. (c) *Dist. Vult. jurispr. l. 1. c. 31.*

things can be mutuuated and lent, which consist in quantity, and are wont to be weighed, numbred, and measured. Now it's evident, that in such things as pass from man to man by number, weight, and measure, the use of them cannot be severed from the propriety, nor the propriety from the use; but they must of necessity pass together, without division or separation, saith a famous Author, who is as well versed in the Doctrine of Usury, as my Adversaries Authors; of whom hereafter. For the present I will use an Example, to make plain what was said even now. I cannot lend a man Money, or Corn, or Oyl, or such like things, but I must make them his fully, to do with them what he will; if I do not, he can make no use of them, nor receive any benefit by them; so as he cannot have the use of them, unless he have the propriety of them. And what shall he do with the Propriety for a time, unless he have the use of them also? which I make over to him with the Money lent, as one entire thing, because the use cannot be separated from the Propriety; whereupon he buyeth, it may be, a Living, or House to put his Head in, or Wares, which is lawful, and may be called the use which he maketh of his Money lent him, and is (as I said but now) one entire thing with the Money lent him, though severed and distinguished, as it were, in a manner; because otherwise (as (a) Divines assert and shew it) in Truth and in Nature, it's impossible to divide the use of those things which are given to loan, from the property and ownership of them, as being things which may be consumed in the use thereof, which use is then gone, when the thing lent is consumed.

5. To his cavilling about Wine, by me instanced in, I answer, That as wise men as both he, and his by-him-quoted Authors, have used the same Instance of Wine; and one especially, above the rest, hath written it in the compass of three leaves three times, (b) as a thing considerable, and to the purpose mentioned; whereas the Champion tells me, That the selling of Wine, and the use thereof, is to no purpose by me mentioned, because the Vintner doth and may take somewhat for his Wine above the Price laid out, and that upon the account of the Money disbursed. Whereunto I reply, And who denieth that? the Vintener's Act and Calling (if I may call it so) not being the Act and Calling of the Usurer, but of

(a) Viz. By purchasing things which remain. (b) Dr. Sand.

2 (a) Buyer and Seller, who may gain by his Buying and Selling, not only because Wine wasteth, but also because Buying and Selling is not prohibited kind of Dealing or Contract, as Usury is (b), but allowed by God and Man; and therefore is said to be *Contractus (b) juris Gentium*, A Contract allowed by the Law of the Nations. Where, by the way, I bless God, that he hath put me upon the study of that Law, and that which is called the Civil, for divers years together, with the study of Divinity, that I might the better handle this noble Controversie, as having collected the sum and substance of the whole *Corpus Juris*, or Body of the Law, and of many other Civilian Authors, into a Manuscript written with mine own hands, and very helpful and useful to me now in this Encounter about Usury.

N U M. XXVI.

6. But I long now to see what his Authors say to all this, and to answer them. And,

1. *Ames*, of whom the Champion saith, And here too *Ames* is before hand with him; (of whose Replies, and many other learned men too, he takes no notice :) wherein he wrongs me grievously. For I have read *Ames* too, and it may be a little more too, long ago; and many other learned mens notable Pieces concerning Usury, and extracted the quintessence of their Labours out of them; and intend, God willing, to answer every one of them, before I get out of this large, deep, and intricate Subject: For I am not afraid of them.

And to begin with *Ames*: Whereas he saith *he is before-hand*, I wonder wherein he is before-hand with him, who can well and truly say, that as great a Doctor as he, yea, both his Authors are, *Aquinas*, whom I cited in my behalf, is before-hand with Dr. *Ames* in two respects.

1. Because he is the *senior*, as being one who by the bright-shining Lamp of his Writings did inlighten and irradiate the World hundreds of years before him.

2. Because he is of so great a Repute, as that all other School-men, and Casuists too, light their Candles at his;

(a) *Whereas Usury is not.* (b) *Prov. 31.* (c) *Dr. Vult. l. 1. c. 35.*

which has caused a great Protestant Writer, (a) Doctor Boys, to say, That all of them are but *Aquinas* upon *Aquinas*.

N U M. XXVII.

But to the matter: What saith *Ames*? Here I shall set down his Words in Latin, because the Champion doth so, and not in English, for the Learned. *Allegant in rebus illis que usu consumuntur non distingui dominium ab usu atque adeo nihil posse accipi ultra valorem ipsius rei vel dominii ejus. Respondetur lucrum accipi non simpliciter pro usu rei mutuatæ, quoad substantiam, sed quoad valorem, aut proventum, qui manet post substantiam consumptam.* Whereunto I shall now put my Answer thus.

1. That he doth but briefly say, and not prove what he saith; distinguishing between the substance of the thing mutu-
tuated, and the value or profit which remains after the substance is consumed.

2. That if that were granted, yet cometh he short of his aim; for it doth not make Usury lawful: nor are those by his Distinction confuted, who hold, That in things which are consumed in the use thereof, their propriety or dominion is not distinguished from the use thereof; and that therefore nothing can be taken for the use thereof, beyond the value or dominion thereof: Because,

1. Usury is forbidden (b) expressly, and therefore is not to be taken, if there were no such Reason given against it, upon the even now mentioned account.

2. And also because what he saith of a Revenue, or value of the thing mutu-
tuated, will not hold, at least not generally; for when Corn, Meat, or Oyl is lent, that is eaten in the use thereof; so if it be Wine, that is consumed in the drinking of it: because that is the use of both Meat and Drink. And then what remains? Where shall one find it? And if it be Money that is lent, where one purchaseth Land, or Lease, or a House, there are thousands that do not; for most Borrowers are such as borrow for need, to keep themselves harmless, or to get a Maintenance by dealing upon it, and oft-times lose and spend all, Principal, and what they make

(a) Dr. Boys in his *Postill*. (b) Deut. 23. 19. and Nehem. 5.

of it, as I have said formerly. And then where is the Profit, which they call that which (a) remains? Surely these Distinctions are but Spiders Webs, which will not cover the nakedness and shame of Usury; for what is so said for it here, is not able to do it.

N U M. XXVIII.

As for *Rivet*, I shall be very civil towards him, because he was my very good Friend in the University of *Leyden* in *Holland*; and so we parted friendly, as his own Hand, wherewith he wrote his Motto in my Book of Friends, (which I have to shew for it) as a perpetual testimony of his Favour and our Friendship, witnesseth: So that I will only set down some Authorities of some of the wisest men that ever lived in the world, to shew how they differ from him in that which is asserted by him; though in other things they may be good Friends enough. That which he holds, is much like that of *Ames*; only he tells of Wine in particular, that some say of it, (meaning *Aquinas*, whom I quote for it), That it and the use of it cannot be severally sold. Whereunto he answers generally, by a distinction of an ambiguity in the Word *Usus*, (as *Ames* also doth) which, saith he, denotes either the distinction of Money, (warily leaving out other things, which are absolutely and utterly wasted and consumed, so as that nothing remains), or the commodity or benefit thereby gotten. Now though the benefit of Money and the right of distraction, or the use, cannot be separated; yet is the distraction it self one thing, and the commodity or gain, arising from that distraction, another: the distra-

(a) I add, thirdly, That because they stand so much upon Houses, Fields, Leases, Lands, which remain, where Money is consumed and gone; God would have added such an Exception to his forbidding and condemning of Usury, Deut. 23. 19. Psal. 15. 5. Except the Money consumed be converted into Houses, Fields, Lands, which remain; if he had thought it good so, to clear this Point thereby, to help those men who so stand upon remaining Fields, Lands, and Houses. 2. That those remaining Fields, Lands, and Houses may be gone with the Money distracted, being made away secretly before-hand, or mortgaged, when the Usurer is sufficiently secured by Sureties.

tion is but once made and computed, not twice; and gain is reckoned but once, the Principal is rendred for the distraction of the Money, but for an undue Office of lending, and for the time of the Money retained, and that the Creditor could not benefit himself by it, a recompensation is not *immediato* postulated; mark, postulated or required. If my Friend had said, That a recompensation may be lawfully taken, provided it be not expected, against Christ's saying, *Luke 6. 35.* it had been worthily spoken. He concludes thus. Therefore the Reason that the Principal is not twice fold, but a real utility by the Creditor relinquished, and the Debtor received; which is but seldom: even as in the setting of an House, the use thereof is separated from the House. Thus he.

Now to answer what my Friend asserts, and that much more fully than *Ames*, for which I commend him, I will set down the Sayings of those Worthies, which I shall quote, in answer to his, that the World may see how they differ, and judge accordingly.

1. And first, I will begin with the aforesaid most wise and famous (a) *Aquinas*, whose words I will set down more fully than yet I have done; they are these, concerning Wine, thus Englished. "If a man would sell Wine severally and by it self, and withal the use of that Wine severally and by it self, he should sell the same thing twice, or should sell that which is not; and so he should manifestly offend Justice: And by the like reason he committeth Injustice, which lendeth Wine or Wheat to another, and demands two Recompences for the same; one for the thing it self, another for the consideration of the use.

2. To answer *Rivet* more fully, I shall quote (b) *Chemnitius*, who observeth, how (c) Usurers object, (d) That they do not (e) sell twice over the Goods or Principal it self, but a real Commodity, which is absent from the Creditor, and present with the Debtor, for the time he borroweth.

Which is answered thus: Grant that to be so, (for who will borrow any thing, but in respect of the real commodity which

(a) Tho. Aquin 2. 2. l. 78. a 1. (b) Chemn. *Loc Commun.* 10. 2. l. de Paup. c 8. (c) As also their Defendants do. (d) Because he can do with his Money what he pleaseth, and buy what he pleaseth. (e) Mark, Sold, not lent.

is supposed it will carry with it?) yet by that reason a man may take two Prices for many things that are sold: As for example, I sell a man Bullion Gold: Now Gold, besides the Metal it self, which is precious, yea, and besides the benefit which ariseth from it, being coined, in Buying and Selling, it has also this real commodity, that it's profitable many ways to Physick and Health, as a sovereign and cordial thing. Shall I therefore take one price for the Gold it self, and another for the real commodity of Gold? What's now this, but to sell one thing twice, and to take two Prices for one Commodity, and so to commit a monstrous Injustice, as the Usurer doth?

3. The most wise Senate of ancient *Rome* neither would nor did make (a) Use and Fruit of those things which are consumed in the use thereof: for it could not do it, as it is declared in the *Pandects*.

4. And what saith (b) *Cajus*? It is not effected by the Decree of the Senate, that there be a proper use and fruit of Money; for Natural Reason could not be changed by the Authority of the Senate.

5. I cite *Ulpian* concerning a Recompensation, which *Rivet* saith, a man may take for the distraction or lending, though a meer Heathen; to shame and to convince our Usurers, who call themselves Christians; and to shew how *Rivet* and them differ: If I deliver Ten, for this end, to make thee Debtor of Eleven, saith *Ulpian* (c); *Proculus* thinketh, that no more can be certainly demanded or postulated (to use *Rivet*'s own word) but Ten. Mark how these wise Heathens speak against Usury.

I shall desire that great and godly Emperour (d) *Justinian* to speak his mind, because some haply will reject those Heathens, though never so wise. His words are,

Use and Fruit is assigned in Lands, Houses, and other things, saying those which are wasted with the very use. For

(a) *Usus fructus*, as they word it. (b) *Cajus in Pandect. de Usu fructu*, l. 2. (c) *Ulpian & Proculus in Pandect. l. 1. de rebus creditis*. (d) *Justinian. in suis Institur. de Uu fruct. I am the larger in all this, because I cannot otherwise chuse, taking great delight therein, as having extracted the whole Corpus Juris, or Body of the Law, wherein all these Expressions are extant.*

those things receive no Use and Fruit, neither by Natural nor by Civil means; of the which sort Wine, Oyl, Corn, and Garments are; to whose Nature numbred or ready Money approacheth next, because it is in a manner worn out in the very using of it, by continual Exchange.

Thus this great and pious Monarch delivers his mind concerning that great Debate about things consumed by and in the use thereof, That they cannot receive any Use and Fruit. Unto which words of his, I might add more, whereby he confirmeth what he saith by the *Roman* Senates example, saying, That it also did not make Use and Fruit of such things, (as I also did even now :) So that by this his saying it appeareth also, how he and *Dr. Rivet* differ in this thing; and how he also is on my side.

7. There is also (a) one who writeth thus: Usury has its name from using, whereby is meant the Price of the Use of a thing: And because we may use certain things, the substance of them remaining safe, as when we hire another Man's Ground, or dwell in another Man's House, in that case it is lawful to take or pay Rent for the said House or Land; and he saith it again, and goeth a little farther, thus: Those things that may be used and remain safe, may also render yearly Rents or Fruits, and the Lord of them may give or bequeath the Property and Ownerchip of them to one, and the Use and Fruit to another: I add, Because they may be severed, which thing cannot be done in those Goods which are waited, because the Use doth diminish the Substance it self; which may serve to answer *Dr. Rivet's* last words. As in the Location or Setting of an House, the Use is separated from the House it self; which is true in part, that in the Location of an House the Use of an House may be separated from the House: Whereupon it doth not follow, that even so in the lending of Money or Victuals, the use thereof and the things themselves may be separated, because the use of such things as Money and Victuals is the extinction thereof, as the Lawyers use to say.

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(a) Doctor Sanders.

N U M. XXIX.

8. But I must not omit the most reverend and learned (a) Bishop *Downam*, who saith, The use of Money is the spending thereof, as the use of Victuals is the eating of it; and in all things spent, thou canst not, without great inequality, require one allowance for the thing, and another for the use, which cannot be reckoned apart from the thing, or severed from the property. If thou lend me Ten Loaves, thou shouldst do very unequally with me, if thou shouldst require Eleven; or if having taken the price of the Loaves themselves, thou shouldst also ask a price for the use, which is the eating of them: And in like sort, if having lent me Ten pounds, thou shouldst require Eleven, that is, Ten for the Principal, and One for the Use, which was nothing but the spending of the Money. Which also, together with the former Citation, answers, as one should think, Dr. *Rivet* fully.

N U M. XXX.

9. But the Champion will reply, That his Distinction of the Ambiguity in the word Use, which denotes either the distraction of the Money lent, or the commodity and profit thereby acquired, is not fully answered; and therefore I will alledge a few Authors more, as he doth his two, to answer his Reply, and apply them.

And first, again, I will alledge the words of that pious Emperour (b) *Justinian*, saying, The Senate of Rome made not Use and Fruit of those things which are consumed in the use thereof, but by a caution did, as it were, constitute Use and Fruit.

2. So (c) *Cajus*: By a Remedy introduced, there began, as it were, a certain Use and Fruit of Money to be taken: Where note, That whereas it is impossible in Nature to divide the use of those things which are lent, from the property of them, the Civil Law has devised a way whereby it may be done, as the wit of Man could invent it; as thus: That the

(a) *B. Downam*, p. 245. (b) *Justinian. Instit. de Legr.*
(c) *In Pandect. 2.*

Lord and Owner receiving a Caution for the Value, should suffer him to whom the Profit was assigned to enjoy the same thing frankly and freely in the mean season, which Caution did stand to him in stead of his Propriety; and this is that the Emperor *Justinian* speaks of, That the Senate made not Use and Fruit of such things as are consumed by the use of it; but assigned it, as it were, after a sort.

Which I apply thus: Answerably whereunto, it should seem, they have found out this distinction (a) and shift, to make that which (b) cannot possibly be, by saying, That it may be done by getting Gain out of things lent, and Money especially, turned into Lands, Houses, &c. which, say they, may be severally computed, and so consequently separated from the things lent. But what is to be thought of it, I'll now declare. And,

1. When the *Romans* devised such a thing as even now I mentioned, they did it harmlessly, conceiving that no man would have injury by it, as Divines judge of it, and not to establish Usury by it; for they are bitterly bent against it, in so much as that their Lawyers and Wise men confessed it, as (c) one asserts it, That Usury is against Nature; and do not allow it; but only permitted it, as they permitted Fornication and Incest, saith a worthy (d) Writer: but what harm may come of such Distinctions, God knoweth.

2. Besides, that it will not do the thing aimed at, nor demonstrate it, that the things lent to Usury and the Use thereof can be severed, as by Reasons and many Authors it hath been proved.

(a) As some call the Romans device, and this Distinction may be called so too. (b) That is to say, the severing of the Propriety of a thing and the Use thereof, in things which are consumed in the use thereof. (c) D. S. (d) And that Usury, if it shall become due, must be fetch'd about another way, which way is not able to discharge any Mans Conscience, who shall take it upon him to follow it, saith a Learned Doctor.

N U M. XXXI.

Lastly, I will, after all this, put in but one Answer more to the Champions Examination and Opposition made against my Definition of Usury, viz. That seeing he so misliketh it, I will profer him sundry other Definitions, for him to make his choice of either of them.

And 1. That of *Cato*, who being asked by the *Roman Senate*, what it was to commit Usury, answered, as (a) *Tully* has it, and (b) *Calvin* too, *It was to kill a man.* Or,

2. (c) *Seneca's*, What is Fenory, and a Calendar, and Usury, but Humane Concupiscences, Names sought out *extra naturam*, without Nature? He could find a place for it in the Calendar, but not in Nature. Or,

3. If he mislike these, because they were Pagans, I tender unto him Mr. *Turner's*, who saith, (d) That it is *terrestriis Piratica*, a kind of Land-Piracy.

4. If that be too harsh, let him chuse that of (e) *Bishop Jewel*, which was in his time the Honour and Ornament of our Church, as (f) one stileth him.

Usury, saith he, is a kind of lending of Money, or Corn, or Oyl, or Wine, or of any thing, wherein, upon Covenant or Bargain, we receive again the whole Principal which we delivered, and somewhat more for the use and occupying of the same.

5. Or else that of great *Toftatus*; We commonly call that Usury, when any thing is taken above the Principal.

6. Or that of the (g) *Lateran Council*, counted the best of all: This is the proper interpretation of Usury, when men labour to get Gain and Encrease from the Use of a thing which groweth or encreaseth not, and that without labour, cost, or danger, or adventuring. Thus that great Council defineth Usury.

7. Or that of famous *Archbishop Usher*, in his *Body of Divinity*, pag. 300. What is that which we call Usury? It is Lending in Expectation of Certain Gain.

(a) *Cicero in Offic.* (b) *Calv. in Pf. 15.* (c) *Sen. l. 7. de Benef.* (d) *Rog. Turner in his Usury Sermon.* (e) *B. Jewel upon 1 Thess. 4.* [f] *Humphred, Epist. Nuncup. in vita Juelli, p. 4.* [g] *The Lateran Councils Definition of Usury.*

8. Or God's own; ANY ENCREASE (above the Principal, expectedly taken) *Exech.* 18. 8. *Luke* 6. 35.

Now, I say again, let the Champion chuse either of these Definitions, if he will not adhere to mine, nor to that of the Council of *Agatha*, nor that of that great man *St. Ambrose*, he shall have my good liking and approbation in his Choice.

[a] Many more Definitions I could have added, but these may suffice.

N U M. XXXII.

But I see I must come to a new Engagement; for thus he sets upon me, with all fierceness and incivility, which he shews in all his Pamphlet, occasioning thereby a very learned and godly man to say, That he did not act like a Man, nor like a Christian, much less a Minister.

I say, he assaults me thus.

Having made a short and jeering Preamble first, he addeth, We are beholden to him in the next place, that he would let us see what manner of thing Usury is, by its Description. Then on he cometh, charging me, That either I am misled, or would mislead others, by my wonted confusion; and that I rake together whatsoever was spoken by any against grossest Cheats, Oppressions, and Exactions, that have passed under the name of Usury, and distribute the same with a name and punishment attending equally to the most oppressive Usury, and to the most moderate taker of Use for Money lent, with what conscience let him look to it.

Whereunto I answer,

1. That I wish he were not misled himself, nor did mislead others, by his wonted confounding of Rents, Setting and Letting, Buying and Selling, Interest and Damage, with Lending upon Usury; which things are of a disparate nature.

2. I do no more rake, as he saith I do, than the Holy Prophets, ancient Fathers, and Authors and godly Writers newly risen up against that great Idol, which they call Usury in

[a] *As Ludolphi de Vita Christi*, part 2. c. 49. *Pet. de Anchorano Consil.* 49. *Glanvilli l.* 7. c. 16. *Viguerii Instit. Theol.* c. 5. sect. 3. *Zegedini Loc. Com.* p. 457. *Turnbulli Serm.* 4. in *Psal.* 15.

general, not naming the grossest Oppressions, Frauds, Exactions, that passed under the name of Usury, and that any Usurers have ever practised the same : I say, in [a] like manner and as they distribute Blame and Punishments, so do I, as I ought, giving to every one his due, according to 2 Tim. 2. 15. telling Usurers, That the more oppressive they have been, the greater will be their Damnation ; and the more moderate, the less : So that I shall not need to trouble my self about the close of this his Charge, With what conscience let him see to it. But let us see how he goes on.

Mr. Jelinger. 1. *Usury is a most abominable thing.* Reply. No doubt it is, and has been, as some have handled it : but where is the abomination, or incongruity to Reason or Nature, if my Money being improved by anothers Pains or Skill, prove gainful to us both ? What he brings here, and elsewhere, from the Fathers, and Heathen, against Usury, respects the Practice of it in their days, which doubtless was bad enough, &c.

Whereunto my Answer is, That I have cause and grounds enough to say, that Usury, as it is spoken of and against, without his Addition and Interpretation (*as some have handled it*) is an abomination, or thing to be abhorred, as the [b] Hebrew is rendred by Dr. Luther, a Grewel in Dutch : (where note, that the old Version also calls it an abomination, an offendicle, in *Ezech. 20.* even a thing to be abhorred by all men) which that the Reader may not too much take notice of, he conceals in his Reply the Lord's calling *Usury an Abomination* ; as also he [c] leaves out the most remarkable Expressions of the Authors and Fathers cited by me, viz. those of St. Austin, *How odious and how execrable the sin of Usury is, I believe Usurers themselves do know*, (not telling us of Extortioners, and griping Usurers.) And Bishop Jewel he leaves out also, who calls *Usury the foul and loathsome sin of Usury* : And [d] Petrus Cantor he omits, who tells us, That the Usurer's House (mark, the Usurer's House in general) was in old time called *the Devil's House*, and his Field *the*

[a] *As my Book sheweth.* [b] *A thing to be abhorred.*
 [c] *Which will make me to deal so by his new Writers also, and not to set down their Sayings at large, to be the shorter in my Answers.* [d] Petrus Cantor.

Devil's Field. Whereunto I will now annex a Codicil of more such Writers, to render Usury yet more abominable: And by name I will mention these three modern Authors.

And 1. (a) Dr. Beard: Seeing then it is *ABOMINABLE* both by the Law of God and Nature, let us shun it as a Toad, and fly from it as a Cockatrice.

2. (b) One also writes of Usurers, not naming any griping ones, but Usurers in general, (as I do) thus: *Those that travel in the Low-Countries say, That the Usurer is so basely accounted of, (and consequently is so abominable and so odious there) as that no body will be in his company; and you shall sooner get one to a Brothel-house, than to a Usurer's.*

3. (c) Peroldus, to make the Usurer and his sin odious, according to its deserving, tells us, 1. *That he is like a Toad which liveth by the Earth, and will get out of a Vineyard when it flourisheth and buds, not being able to endure the sweet odour of it: answerably whereunto, saith he, the Usurer is for Earth, and leaveth the Church, because he cannot abide the hearing of the Word.* Which we know to be true by Observation; for they will not hear a Minister that preacheth the Word of God against Usury. They served me so, when I preached my Fifteen Sermons against Usury, at my Kings-Bridge Lecture.

Now that it may not be thought that he speaks of and against griping Usurers and Usury only, and not against the moderate, see his Definition quoted in the (d) Margin; and (e) Cicero, who reckons Usury among odious Callings.

But I desire to bring more ancient Doctors, besides these later.

And 1. (f) St. Jerome, who, to make Usury odious, tells us, *That there is no difference between seeking after Usury, and Rapine, or Robbing.* And lest men should think that he speaks so liberally against griping, exacting, oppressive Usurers and Usury only, he saith further, *Lend to thy Brother, and receive of him again as much as thou hast given, and seek nothing over and above, (which he calls Superfluum) because what is more, is computed to be USURY.*

(a) Dr. Beard in the *Theatre of God's Judgments*, page 476. (b) The Author of *Usuries Arraignment*. (c) Peroldus *de Avaritia*, to. 2. p. 68. (d) *Idem* *ibid.* p. 6, 7. (e) Cicero. (f) In *Mat.* 28.

With which saying of his, 2. *Peter Lombard*, the Father of the Schoolmen, sweetly symphonizeth, by a Sentence of his, which I have read in time long ago: *viz. In the Eighth Commandment, Exod. 20. Thou shalt not steal, RAPINE also and Sacrilege are prohibited, and USURY, WHICH IS CONTAINED UNDER RAPINE.* So odious was Usury in the Schools in old time; and so I leave it as it is, even as a great ABOMINATION, which God hateth, abominateth, and abhorreth.

Nor can his new Writers answer them, nor (in the second place) be able to stop the mouthes of such great and most Learned men (God's own especially) while the World stands; because they neither do nor can prove what they assert of that which intrinsically is in Usury, and that which is *plerunque, that is, commonly*, (which meerly maketh against those Authors) *is present with it*; and because they would make us believe, that the Fathers had respect, in their Sentences against Usury, unto that Usury which too much prevailed, and was taken in all Ages, against Equity, Honesty, Charity, and Faith: when it's well known to my Brethren, and my self also, who have diligently read, observed, and extracted the Volumns of the Holy Fathers, from the beginning to the end thereof, and have accordingly in this Tract shewn it, what Usury they have been against, *viz. not only griping and most cruel biting Usury, but all Overplus sought and taken.*

As to that of *St. Chrysostom* in *Matth.* *There is nothing more cruel than the Usury of this Age, nothing baser*; it will not at all evince what he would prove by it, *viz. That the Fathers uttered such heavy things only against the most cruelly biting Usury of their Ages*; because, as other Fathers, so he speaks against all, as well as that most cruel Usury which he mentioneth; yea, and declareth against Usury in general (*a*) more than any of them all, as far as I could see, when I read him over; inso much as that,

1. He compareth some Usury to a (*b*) Serpent, called *Apis*, which insensibly stings and poysons, and so brings a man sweetly asleep; answerably whereunto, he saith, that when a man has once taken up Money upon Usury, he liveth

(*a*) In *Matth. 17.* (*b*) *Id. ibid.*

pleasantly upon it (Mark, PLEASANTLY) for a time, &c. which a man cannot do when he is cruelly bitten ; but at Six in the Hundred, which they count moderate Usury, some may and do.

2. But this is not all : for he saith withal in general, USURY was ever judged a token of extreme Impudence, &c.

3. He speaketh further ; (a) *A great Sickness, and needing much study*, (which maketh me study as hard as I can, I am sure) namely, Usury. Mark, Usury in general, which he calls a great Sickness. And,

4. (b) He saith, *What more IRRATIONAL can be found out, than for those (he speaks to the Usurer) to contend to plow without a Field, without Rain, and without a Plough ? for those causes, those that sow so, shall reap Tares, which shall be delivered up to the æviterual Fire.* And,

5. He ends thus : *Are there no other ways of living JUSTLY to be found out ?* He might have said, if he had been for moderate Usury, as this Champion and some of his Brethren are, Cannot you leave that griping Usury, and practise that which is more moderate ? But he does not ; he is against all,

N U M. XXXIII.

2. But is it not high time to come to the second Description of Usury, That it is a most dangerous thing ? O yes ; and therefore I will now see what the Champion saith to that. Reply. Not so, surely, where no Rule of Charity, Equity, Justice, Faithfulness, or Honesty is broken, when it is not by Law kept in due bounds and limits, saith the same Author.

I answer, And when is that, say I and my Friends, which are many to his one ? Will ye hear them about Justice ?

1. First hear (c) *Lactantius*, who saith, *That Usury, so called by him in general, is against Justice.* His words are, *To receive more than is lent, is injustum, an unjust thing.* And so say many others.

(a) *Ibid.* (b) *The Learned may read all that he writeth against Usury there, p. 437, 438, 439.* (c) *Lactantius de Vera Cultu, l. 6. c. 18.*

2. (a) Melancthon, that great Ornament of Learning, as (b) Fagius calls him, saith, *It is against Equity, and no man ought to make Gain of another mans Goods. But he that takes Usury maketh Gain of that which is another mans; because the Lending has transferred the Dominion of the Goods from the Lender to the Borrower: therefore it's no equal Gain.*

3. So (c) Barthol. Capet makes this want of Equity the principal cause of Usuries unlawfulness:

4. (d) Turner. Here is no Equity: The Usurer receives great Gain, clear Gain, without Labour, without Cost; certain Gain, without peril, out of the Industry, the Charges, the meer Uncertainties of the Borrower. A cunning Alchymist, that can extract much Silver, and waste nothing in the Smoak. These are the Kine of Bashan, that feed upon the Commons, *Amos 4. 1.*

5. And what saith (e) Beza of Charity? *Christian Charity forbids to lend upon Usury. With whom (f) Ursin agreeth, thus writing, The Question about Usury may be determined by this general Rule; Do not to another that which thou wouldest not have done to thy self: Then may it easily be concluded what is to be thought and judged concerning this Case of USURY, namely, That it will not nor cannot stand with the general Rule of CHARITY. So (g) Hemingius; Establish Usury, and the Rule of Love is everted, which God would have to be sempiternal.*

6. To quote one concerning Law, mentioned by the Champion and his onely Author, I will bring (h) Beza once more, to give his Judgment in that thing: *Many Magistrates do see, that in respect of Traffick and Dealing among men, they cannot simply forbid Usury: Therefore (which is the only thing which remaineth for them to do,) they stint Usury: But MAY A MAN THEREFORE WITH A GOOD CONSCIENCE LEND UPON USURY? NO, VERILY: FOR THE RULE OF OUR*

(a) Melancthon *lib. Defin. Appell.* (b) Fagius *Ep. ante Chald. Par.* (c) Barthol. Capet *Tract. Comel. 125.* (d) Turner, *p. 9. With whom I joyn Dr. Beard, who saith, in his Theatre, p. 473. That Usury is so contrary to Equity and Reason, that all Nations, by the instinct of Nature, have always abhorred and condemned it.* (e) Beza in his *Annotat. upon Matt. 19. 8.* (f) Ursin. (g) Hemingius *Comment, in Jacob. 5.* (h) Beza in his *Annot. upon Mat. 19. 8.*

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CONSCIENCE IS TO BE FETCHED NOT FROM THE CIVIL LAWS OF MEN, BUT FROM THE WORD OF GOD. NAT, THE CIVIL LAWS THEMSELVES DO NOT ALLOW, BUT RATHER CONDEMN THAT WHICH THEY ONLY TOLERATE, FORCED THEREUNTO BY THE WICKEDNESS OF MEN. THUS ALSO THE LORD BY MOSES MAKING CIVIL LAWS, DOTH NOT COMMAND DIVORCES, (for so he should have been contrary to himself;) but to such as could not be got to retain their Wives, he commanded them to give their Wives a Bill of Divorcement, that provision might be made for them against their Husbands cruelty: And yet for all that, they which put away their Wives ceased not to be Adulterers before God. What more clear to stop my Adversaries Mouth, than what Beza saith here? But I must not be so brief in such a dangerous thing, as he is; leaving out (as his manner is) what maketh most against him: and therefore I will now shew how and wherein it is such a dangerous thing; as namely, in that it dreadfully endangers not only a Mans Soul, and whole Estate, and the very Kingdom of Christ it self, (as for that I quote the (a) Council of Paris, at which my Adversary doth not touch with the least Finger here) but also the Earthly Kingdom wherein Usury is commonly committed, and the Usurers Life, which he liveth here upon Earth. Of both in order.

N U M. XXXIV.

1. It endangers the Kingdom wherein the Usurer lives. For how many Kingdoms and Countries have been destroyed and overthrown by Usury? To instance in some: Was not Egypt, if we may believe (b) Alexander ab Alexandrinus? Was not the (c) Roman Empire then brought to a decaying Estate, when Usury did over-spread it? Was not (d) Germany, my Country, (which durst oppose it self against the usurping Romans) then brought low too, when Usury came to be high and common in it, and did begin to live in sensual Delights, and wasted themselves by Usury, had lost their Warlike Valour? And was it not almost quite lost in the terrible Wars which

(a) Concil. Paris. (b) Alex. ab Alex. l. i. c. 7. (c) Doctor Wilson in Epist. (d) Aret. in suis Probl. & Dr. Luther.

were therein in my time, because of Usury? What think ye? And is it not now again almost ruined and burnt by the French? for the same great sin of Usury, which reigns there mightily in divers places? I, for my part, must needs think so, because I know the Country, and am not inscious of that horrid grand Evil called Usury, which is there so boldly committed by some, because there be no such *Luthers*, such *Melancthons*, such *Chemnitiuses*, such *Aretiuses*, such *Parcusses*, such *Didericusses*, living there now, as there were in old time.

And may not *Spain* also, though it has more Land in the World than any Monarch upon Earth possesseth, (as a great (a) Archbishop of England, in his Cosmography, asserts it) be brought as a sad Example and Participatrix of the same lamentable Misery and Decay, which with other Kingdoms it is fallen into, by reason of Usury, which is paid to the *Venetians*, and *Genoways*, and others? So as that all that Gold and Silver which is imported from the rich Gold and Silver Mines of the *West-Indies* can hardly support it. So that for this cause (b) Lewis King of France returning from (c) *Dameata*, caused all Usurers to depart out of his Kingdom.

2. As for the dreadful danger of the Usurer's Life, that I will make out by *Similitudes* and *Examples*.

N U M. XXXV.

1. *Similitudes*. For,

1. Usury is like Poyson, as (d) Authors resemble it: And how dangerous that is, all men know it.

2. Like a pestiferous (e) *Tubes*: And is not that dangerous too?

3. Like a (f) Whirl-pool, which doth devour and swallow men up.

4. Like a (g) Cancer it is, saith *Peraldus*: And is not that dangerous also?

(a) Abbot. (b) *Centur.* 13. cap. (c) *Alias Memphis.* Job. Bocinus. Aubanus de Rit. Gent. l. c. 5. num. 34. (d) Cited formerly. (e) *Coelius Secundus Letf. Antiqu.* l. 12. cap. 2. (f) *Sext. Decretal.* (g) *Doff. Wilson, fol. 62.* (b) *Perald.* pag. 67.

And the Usurer himself is like one who hath a drawn Sword slenderly hanging over his Head, and ready to cut him asunder: For so the Justice of God holds a naked Sword over the Usurer's head, dreadfully to cut him asunder; and there is nothing but the slender Thred of his Life, which for a little time he has to live, next to the infinite Mercy of God, which hinders it, and keeps it back for a short time. O dreadful danger!

6. The Usurer is like a man who has an Afinary Mill tied to his neck, drawing him down into the depth of the Sea: for so his Usury-money, like a Mill-stone, is tied with the Cord of his Love, which he beareth to it, to his neck, as it were, drawing him down to the Pit, his Grave, I mean, and so to that other bottomless Pit called HELL. And is not Usury a most dangerous thing then? *Ezech. 11. 12, 13.*

NUM. XXXVI.

2. I will add *Examples*. And,

1. I have read of a Usurer who in the Bishoprick of Colcen died after this DREADFUL manner: (a) Lying upon his Death-bed, after he had been a Usurer of some standing, and taken good store of Usury-money, he moved up and down his Chaps and Lips, as if he had been eating something in his Mouth; and being demanded what he did eat, he answered, his Money, and that the Devil thrust it into his Mouth perforce, so that he could not chuse but devour it: In which miserable case he died, without any shew of Repentance, and so his Usury killed him dreadfully.

2. And I remember an Usurer, saith (b) Doctor Beard, dwelling in a Town called *Argentall*, nigh unto *Anovay*, under the Jurisdiction of *Tholosse* in *High Vivaria*, who being in Hay-time in a Meadow, was stung in the Foot by a Serpent, or some other venomous Creature, unto death: and that according to *Job 20. 15, 16.* He swallowed down Riches, &c. as Usurers use to do, *the Vipers tongue shall slay him*: In the

(a) Discip. de Temp. who speaks this of an Usurer, without any distinction; and Swinock relates such another dreadful History. (b) Doctor Beard in his Theatre of God's Judgments, P. 471.

(c) Hebrew it is, *the Serpents or Basilisks tongue shall slay him*; for so much the Original also signifieth.

Methinks this should make our Usurers' fear, lest when they go but into their Fields and Meadows, they be stung and bitten so too, by a Viper or Serpent, even unto death, for their BITING.

But here some will be ready to object (as their usual manner is so to do) when Ministers go to make Usury dangerous, That all this concerns not moderate Usury, but cruelly griping and oppressive Usurers.

Whereunto I answer, That as God himself makes *Tarbitb*, that is, any Usurious Encrease, dangerous, as well as *Nesheck*, which is rendred *Morsura*, or *Biting*; so our godly Divines do likewise: as for example; The (b) *Wittenberg* Doctors make the taking of Five in the Hundred, which is counted MODERATE, *Heretic*; and censure the Takers of it for HERETICKS: Which, I am sure, is so dangerous a thing, as that the Apostle tells us, that *they which are such shall not inherit the kingdom of God*, Gal. 5. 20, 21.

N U M. XXXVII.

But the Champion proceeds, saying,

Mr. Jelinger *here by the way, speaking of those in Nehemiah contended with upon this account, has these words*; For they had promised him that they would leave Usury, and restore, as I would wish you to promise so too. Reply. I have heard of other Advice he gave lately to one concerned on the same score, viz. Go to the Parties, and ask Forgiveness; though the Party were sufficient to make Restitution. Whereunto my Answer is;

1. That I do not advise Usurers to ask Forgiveness, as in other Cases; nor ask one another Forgiveness, when they have offended, in WORDS: but to have the Usury-money, which they have taken, and are to restore, forgiven them, in case they be not able to restore. Which Advice I give as I am *verbatim* advised by greater men than he, the Champion, is, even fa-

(a) אַפֶּה. (b) As also Martin ab Alpiscuet doth, *Enchirid. c. 17. num. 207.*

mous men indeed, whose Consent I have in this, and shall nominate in its proper time and place.

2. That the truth is, that there is one, a Minister's Widow, which is concerned in this thing, and has been convinced by my late Book against Usury, (as others also, both Ministers and private Christians, have been both convinced and changed by it) blessed be God, and has rendred me hearty thanks for it, and hath made Restitution, as all the Country about me knoweth, and talks of it, though she was hardly able to do it, as her Neighbours tell me.

3. I answer, That this Convert took but *Six in the Hundred*, which is, as they say, Moderated Usury; and yet repented of that, and made Restitution of about Thirty pounds, not being dissuaded by me from so doing.

4. That being a Widow, and so consequently not so well able to employ her Money as Men; and being told, that it was lawful for Widows to lend their Money upon Usury, yet she would leave it, and made Restitution, as aforesaid.

5. That this Friend of mine was much blamed for it, and falsely reported to be distracted, by some who should rather have encouraged her; and yet would not be discouraged by them, nor taken off from her Godly course, which she took for the easing of her troubled Conscience, for her former taking of Usury.

6. That I take special notice of it, that such a one should be so converted and changed, that very time when my Treatise of Usury came forth, for the confirmation of it, and encouragement and drawing of others to do as she did.

7. That I look upon it likewise as a remarkable ordering of God's all-ruling Providence, that such a thing should happen in the very same Parish and Village wherein my chief Adversary dwells, but a few doors from him, to convince him that God's Hand is in it, and that he approveth of my Proceedings, making it evident to all that see and know this Change and Success, and how she reproves my chief Antagonist for defending Usury.

8. That I have given my Advice to others too; and to some of my nearest Relations, to make Restitution, as she made; which also they did, as I can prove it, to stop my Adversaries Mouth.

Descript. 3. But I must speed it, to advance to the Third Description of Usury, which is, *That it is a most infamous thing*; to defend it against my fierce Antagonist, who replieth, Mr. *Jelinger* quoteth, That whereas others in Writings under-write themselves either Husbandmen, or Spinsters, from their Callings; the Usurer is ashamed to call himself an Usurer. This part concerneth only those that make a Trade of Usury, and have no other Calling to take up their time and thoughts with: and such were they whom *Austin* calls *shabbid*. After which Words, he cites *Rivet* again to the same effect. Whereunto, together with all that he saith besides, I shall answer, I hope, fully. And,

1. That partly it concerneth such; for, my (a) Brethren and I say the same that *Rivet* saith, in part, That such as will lend out of a lazie humour, because they will not be taken up with a Calling, are much to be blamed above others, and not at all excusable. But whereas he goeth farther, and adds, But such as out of an impotency of Merchandizing, or Necessity, as Widows, Orphans, aged Students, and the like, who are otherwise taken up with other Functions; if they enter such Compacts as offend (b) not &c. I cannot assent to that, because I do not see it proved, what is said, as it should be proved, *quia sub Judice lis est*, because it is a thing controverted, what is said for Orphans and Widows, and must be disputed when Objections come to be answered, and by name that which concerns (c) Orphans and Widows. At present I will cite blessed (d) *Bolton*, against my Adversaries Citation out of *Rivet*: But what say ye to the Case of Orphans? What shall become of Fatherless Children, Widows, and distracted men of their Wits? Suppose all these for their Maintenance have a Stock of Money left them, and they be not able to employ it. (as *Rivet* writeth) how shall they be maintained, but by the Use of it? For if they spend

(a) *Qui ex professo Fœnerat non ferri debet in Ecclesia.* Poole in *Ezech.* 18. 8. (b) The rest the Learned may read in *Rivet* himself. (c) Because some Learned men plead for Orphans much, as *Calvisius*, *Simler*, and others. (d) *Bolton*, p. 48.

of their Stock, what will become of them when their Stock is gone?

To this that holy man *Bolton* (a) answers,

1. I might well be excused from answering this Objection at this time, because our common Usurers, against whom I now purposely deal and dispute, are not Babes and Mad-men, except it be spiritually, but many times of great understanding and wisdom.

2. If Usury be sinful in it self, it is evil in all, though in some more, and some less: If it be forbidden in God's Book, as it is in many places directly and clearly, what Circumstances, Good meanings, Motives, Ends, or any thing, can make it lawful, except the Royal Prerogative of the mighty Lord of Heaven and Earth, who is the Law-giver, and whose holy Will is the Rule of Justice, interpose, and declare the contrary.

Though therefore the Relief of the Fatherless and Widows be good, yet must it not be done by *USURY*; for that is to do evil that good may ensue which is condemned by the Holy Ghost, *Rom. 3. 8.* Thus far blessed and learned *Bolton*; who also proveth (b) what he saith by the Word of God, which neither the Champion nor his Author doth. Now let the Reader chuse whom he thinks and judges to be in the right to follow.

2. I answer what he saith of *St. Austin's* skabbed Usurers, *That they were such as lived without a Calling*, desiring him to prove it, that he speaketh of such, and no other; which I know he cannot do: for some Ministers in his time were Usurers too, as he saith upon *Psal. 15. 5.* even as now also some are, who take up a double Calling, the Ministerial and the Usurer's Calling: So that *St. Austin* calling the Usurer skabbed, doubtless calls him not so because he is idle, as some are, living without an honest Calling, but for some other cause also, because he takes no pains for the Gains which he gets by his Money, but leaves that to the Borrower; and because he infects, by his lending upon Usury, others, as a skabbed Sheep infects many; for though he be a Pastor in some respect, yet he is a Sheep too in another. And how doth he infect, you will say, others, like a skabbed Sheep? I answer,

(a) As I also do in this Tract. (b) Which is also so proved by *Bishop Downa*.

1. By his Doctrine, being a Defendant for and of Vſury ; ſo he ſpoileth many, who will believe him rather, ſpeaking for their Worldly Gain, than holy *Bolton*, who crieth out againſt their unjuſt and unlawful Gain, which they get by the Silver Shrines of their Goddeſſes *Diana*, Vſury, I mean.

2. By bad Example : for men, for the moſt part, are like *Jacob's* Sheep, *Gen.* 30. led by the eye, and conceive as they ſee, and ſay, If Vſury were ſuch a grievous and dangerous thing as ſome make it, ſuch wiſe, able, and learned Miniſters would not practice it. [Here they name thee, that art a Miniſter and a Vſurer too, and ſo art, I will not ſay a double-beneficed man, becauſe haply thou haſt not one, but a man that has a double Calling, the Calling I mean of a Preacher, and the *quasi* Calling of an Vſurer : ſo I ſpeak to any Miniſter that is an Vſurer ; and therefore let no particular man take exception at my word, for I name none, but others do name ſome.]

N U M. XXXIX.

3. I answer ; Though the Champion ſaith nothing directly to my Speech concerning the Vſurer, That he is aſhamed to call himſelf an Vſurer, whereas others in their Writings underwrite themſelves either Husbandmen, or Clothiers, or Spinſters ; yet will I ſay a little more to and of that, *viz.* That others alſo, as well as my ſelf, have uſed the like Language, to ſhew what an infamous thing Vſury is : For ſo *Dr. Fenton* ; He that is an Uſurer, if you ask what he is, or of what Profession he is of, he will not gladly own that Name : Mens Conſciences are more troubled at the Name, than at the Practice of a Sin. But moſt commonly he is called (and ſo will be called, ſay I) one that liveth by his Money ; and that is without all exception : For, as the Gentleman liveth upon his Rents, the poor Labourer upon the Sweat of his Brow, the Merchant and Tradefman upon their Adventures, Skill, and Induſtry ; the Husbandman and Graſtier upon the Increaſe of the Earth, and Breed of Cattel : ſo the Vſurer liveth upon his Money, that yeans, and foals, and calves to him, once in Six Months at laſt. What a Fool then was *Ariſtotle*, to call Money barren, which yields a double Harveſt at the leaſt every Year, and the former Crop maketh the Seed-corn for the next ?

4. I ſay, That becauſe the Champion takes no notice to divers other things alſo, which I mention, becauſe he is loth

to hear of them, I will say a little the more yet, besides all that; as namely, That whereas they say, that I onely, and some few morose and simple Ministers, that do not know what belongs to City-Trade, and Merchandizing, and the Worlds Affairs, go to make Usury so infamous, so that the Champion doth not think it to be worth the answering what I have said; I will therefore cite some of the wisest Heads that have been in the World, who make Usury as infamous as it can be made, viz.

1. (a) *Plutarch* saith, That the Publican was a most infamous Person, and that Usurers play the Publicans.

2. (b) *Petrarch* also writeth, as I have read it in him, That there is not a more filthy Study than that of Usury; and that in former times Usurers were separated as Lepers from the Society of Man. And I am ashamed to tell what woful Names (c) *Copernicus* calls Usurers, and therefore will not relate his words.

3. (d) *Geminianus* tells us, That even the Notaries which make Usury-Bonds and Writings, by it are made infamous, and lose their Office.

4. (e) *Cæsar* himself, who, as a General, was versed in all Military Affairs, and did march thorow many Kingdoms and Countries, and subdued them, and came to know thereby all their Dealings and Affairs, and, as an Emperour and Supreme Magistrate, ruling and governing the whole World, could not but be insighted in all Civil Affairs too, did make a Decree, That a Usurer should not be counted an honest man; So that I hope, that as *Geneva* was conquered and subjected by this *Cæsar*, in the days of (f) *Orgenterixe*; so Usury, which was of late years so set up and defended by some at *Geneva*, will be made more infamous than it has been yet, and so consequently much less, conquered, and put down, by his Authority, Sayings, Sentences, and Decrees, in the World hereafter, when his Fame shall be so spread

(a) *Plutarch de non Fenerando.* (b) *Petrarch. de Remed. utriusque Fort. l. 1. dial. 56.* (c) *Copernicus.* (d) *Geminianus Sur. l. 8.* (e) *Lutherus de Taxanda Usura, To. 7.* (f) *The Chief Leader of the Swizers rising against the Romans in Cæsar's time, as Carion reports it in his Chron.*

abroad, together with his Successors Decree against dishonest
and infamous Usury.

N U M. XL.

Ans. 5. But this is not all that I have to say, to make Usury infamous : for this is also yet behind to be spoken, That if the Champion shall think that though Usury hath been so infamous in the days of *Cæsar*, and of old Writers, yet it is not so now in our time, wherein Usury is so common ; I, and thousands more, can tell him, that it is as infamous now also among us ; for one shall hear both Ministers, that lend their Money upon Usury, and other rich men, though they look never so big, called Usurers by way of disgrace.

1. Ministers : For what do the People say, when a man discourses with them about Usury ? Such a Minister, saith one, is an able man, and preacheth well ; but he is an **USURER**, for I know where he hath out so much in such a mans hands, who payeth him use for it ; and such a Minister has lent so much, it may be Forty, or Fifty, or a Hundred Pounds, to such a Tradesman, and such a back-handed man, who payeth him Usury for it, who can hardly pay it, saith another. And such a Minister, saith a third, is an Usurer ; for I had Hundreds of him, and paid him Use for it ; (This I have heard with mine Ears confessed.) I must confess that he abated me somewhat, he addeth : But yet, for the Courtesie shewn him therein, he calleth him Usurer : And so they do all call such Lenders of Money Usurers, that is the nick-name they give them, though some take no more but ordinary Usury, or somewhat less.

2. The like is said of other rich men in common talk, if they be Lenders of Money upon Usury, Such a one is an Usurer too, though he takes Use but after the ordinary rate and stint, yea, even those that take much less : for I am told of one, by a Friend who borrowed Money of him, that he took but Three in the Hundred for Hundreds, and yet is called an Usurer for all that, because he lendeth upon Usury ; that is a nick-name, the disgraceful stile and reproachful nuncupation, which is put upon every Lender upon disgraceful Usury ; even as in old time also those were called Usurers who took but Five in the Hundred for the Loan of their Money, or much less ; for some had but Four in the Hundred, which was called

led *Usura trientaria*, that which an Emperour of Rome praetised; as Six in the Hundred was called *Semissalis Usura*, and Eight in the Hundred, *Usura ex Basse*: All which kinds by godly Divines are held to be improbous and unlawful, and condemned by (a) Divine and Humane Right, and so are justly called Usurers, by God's own Word condemned Usurers, as here by my Citations it appeareth: And how Usurers will help it, that they may not be called so, by such an infamous and reproachful Name, I see not, unless they will repent, restore if they be able, and leave off this Usury, as *Nehemiah* prayeth them to do; (b) *I pray you let us leave off this Usury.*

My sixth Answer is, That whereas he makes me a Carrier and Bookfeller, to be avenged on me, saying, (after other Passages) Unless upon the like grounds we shall call Mr. *Jelinger* a CARRIER or BOOKSELLER, because he carrieth his Books from County to County, from Town to Town, and from one Gentleman to another, to get vent for them; I cannot but, 1. break out into this Exclamation; O spite! O bitterness! O spleen! which is and lodges in this Man's Breast, for no hurt or harm that ever I have done to him, unless he count this to be a great injury done to him, that I have published my late Book called *The Usurer cast*, because he lends upon Usury; for which thing I not once named him, as here he names me by a reproachful Name, to disgrace me, if he could: The Lord forgive him; so I prayed when I wrote this.

2. I answer, That he wrongs me grievously; for the truth of the matter is this: I went indeed into a neighbouring County, and there bestowed Four Books upon my choicest Friends, which were Persons of Honour, and great Quality, but sold none. To *London* also I went, where I printed some of my Labours, and took a course for printing more, and presented my Books, which I had dedicated to that Illustrious Prince, and to another Eminent Person more, to which *The Usurer cast* is dedicated, but (c) sold none. And in this County of *Devon* I gave Six or Seven to some certain Gen-

(a) *Has species omnes judicamus improbas jure divino & humano damnatas. Aret. de Usuris, p 625.* (b) *Nehem. 5. 10.* (c) *Though I was much sollicitud to send some of my Books, by a Stationer, upon that account.*

glemen and Ladies, to whom I was much obliged, and had formerly dedicated the fruits of my Ministry, but sold none in any Fair or Market, (as it is slanderously reported by him, and some other Usurers, who would gladly cast an Odium and Aspersions upon me, for writing against their *DIANA*;) for there was no need, because I was sent unto from Towns, and by sundry Persons, to send Books for them, and to them, which I can prove sufficiently: Only this I add, That to some in that City, unto whom I had dedicated my Labours, I gave (not sold) some of the said Books, as others of my Brethren that print Books do likewise: and must I only be called a Carrier, above all others?

N U M. XII.

Ans. 7. And whereas the Champion brings in some noted Authors in the close of his Reply, saying, It's not so infamous a thing, that a Man may be ashamed to own it, seeing so Reverend Divines as Mr. Baxter, Hughes, Perkins, and Calvin, have not been ashamed to plead the Lawfulness thereof; I shall now, in the last place, answer his naming of these great Names. And,

1. In general, That neither of these godly Men, nor any other, did ever plead for that Usury which my Friends and I plead against, *viz.* Usury properly so called, and by the Word of God condemned.

2. That I will here set down the Words of famous Dr. Slater: (a) *May not this Sin wind it self into their Affections, and from thence into their Intellect, till it have eaten out all soundness of judging and discerning between Good and Evil? Usury being a Trade so easie, so gainful, so pleasing; this advantage the Devil hath got by it, that it being so easie, it is easily believed what these Divines say for it.* Thus that Learned Doctor: with whom I will joyn (b) Bishop Downam, who having alledged Dr. Luther upon Psal. 15. 5. saying, *That that Verse against Usury had no need of expounding, but fulfilling and practising,* makes this application of his Words; *If Luther were living in these our Times, and understood, besides the common practice of Usury openly, and the cunning Shifts whereby it's*

(a) Dr. Slater upon Rom. 13. (b) B. Downam on Ps. 15. 5.
cloaked,

cloaked, the open DEFENCE also thereof undertaken, not only by Usurers themselves, but also by divers DI. VINES, &c. who have either spoken or written more wittily than truly in favour of Usury, assuredly he would confess, that there is scarcely any one Moral Point which needs more fully to be expounded, and more exquisitely to be discussed; which makes me so to enlarge my self upon it.

3. That I, for my part, if I might win the World by it, would not defend it, much less practise it, considering, 1. How dangerous a thing it is for a man to make himself a partaker of other mens sins, contrary to 1 Tim. 5. 22. And, 2. How a whole (a) Council has condemned all for Hereticks who hold it lawful, even as the Protestant University of Wittenberg doth likewise.

N U M. XLII.

Secondly, and more particularly, I will now deliver my mind about his Authors. And,

1. Concerning Reverend and Renowned Mr. Baxter, That I shall freely and willingly subscribe to his Definition, as I have declared it formerly, and hold with him in this too, That all Usury is not unlawful; because there are Fenories improperly so called, which my Brethren and I approve of also, as I have already said before now: though they and I do speak against all Usury properly so called, and by God himself, and all good men, condemned. And lastly, I do with heart and good will assent to divers of his godly Cautions by him

(a) Concil. Viennense. (b) Richard Baxter.

given, and especially this, That a Lender must as well bear a part in the Borrower's Loss as Gain, which maketh such a kind of Dealing Partnership indeed.

2. As for (a) Mr. *Hughes* (who was my Colleague and Fellow-labourer, and whom I have read, as well as Mr. *Baxter*) I have this to say of him, That he is a little too short to decide such a great Question, and to make Usury lawful, (as also Mr. (b) *Ames* his third Author is, whom I have read too, and formerly answered) and that I have heard enough by the report of others, who will swear it, how he has declared his mind against Usury, to a godly Minister, Mr. *B. Cl.* since departed, and has kept some from the Sacrament of the Lord's Supper for their Usury; which I hint at now again, because my Adversary alledges him so often.

His fourth Author, next to *Ames*, is (c) *Perkins*; which will do him but little pleasure: for in his Exposition on Christ's Sermon upon the Mount, he doth (as blessed (d) *Bolton* observes it) ONLY approve Liberal and Recompensing Usury (which my Brethren and my self also approve of, as even now I intimated, speaking of Mr. *Baxter*) and not of Usury truly and properly so called, and commonly practised in this Kingdom, which I here speak against and oppose, I say, with Blessed *Bolton*.

(a) Mr. *Hughes*. (b) Together with R. T. a late Champion for Usury. (c) *Perkins*. (d) *Bolton*, p. 72.

His fifth and last Author is [a] Calvin, who will do him less good : For,

1. [b] Himself having delivered his Opinion concerning Usury, would have no man to stand upon his Judgment for the full and absolute determination of this Controversie.

2. He saith, [c] That it is more than a rare thing, that the same man should be an Usurer and an honest man.

3. [d] We must always hold it to be a thing scarce possible, that he which takes Usury should not wrong his Brother.

4. [e] It were to be wished, that the very Name of Usury were buried, and utterly blotted out of the memory of men.

5. And he wisheth, that none would write to him any more about it.

6. [f] And it is believed, that if it had not been for the French Exuls, that flock'd and fled to Geneva, being persecuted out of France, we should not have heard of such defending of Usury. For then it was when Calvin was asked, What those poor Exuls should do with their Money, that they might live, because their Lands they cou'd not carry with them, but only their Money, which they could not adventure at Sea for a Livelihood, because Geneva is no Sea-town, but far from the Sea, standing upon a Lake only, (For I lived there as a Student and Exul too, and there-

(a) Calvin *Epist. Resp. de Usuris*. (b) *Idem in Ezech. 18*.
 (c) *Idem*. (d) *Idem*. (e) *Idem*. (f) Dr. Fenton.

fore can speak it.) and which would be soon spent, if it should not be employed, for a maintenance, one way or other? I say, then it was that poor Calvin was put to it to resolve them; so as that he was driven to advise them to a quasi Usura, that is, to a kind of Usury, which was so caution'd by him, as that it was rather Partnership than Usury. So that Usurers have little cause to stand upon Calvin, because of his godly Sayings, I add, and Cautions, which they do not observe, and which I intend to mention hereafter, together with more of his Sayings.

But I desire to return again to this blessed Calvin, to vindicate him, because I love him dearly, and read his *Institutions*, as near as I can, daily, being advised so to do by a godly Divine, when I lived in the famous University of *BASEL* in *Helvetia*; I say, a godly Divine, who told me that he did so himself: so as that I wish that others would do so too, it being such an excellent Book, as that one made these (a) Verses upon it, which I set down in the Margin; and that one may say of it, that which (b) *Fabricius* saith of *Tully*, *Let him know, that he has profited much, which is much delighted in Calvin.*

I say again, That I desire by this to vindicate Calvin, because the (c) *Papists* do brand him with this, That he and his *Calvinians* hold for that Usury which is every where so much spoken against, and by God's Word condemned; which is false.

(a) *Præter Apostolicas post Christi tempora Chartas,*

Huic peperere Libro sæcula nulla parem. *Surius Bastingius*, to the Reader, upon his Comment upon the Catech. in the County Palat. (b) *Doctor Fabricius.* (c) *Videatur Lorinus in Pal. 15.*

and because a late Protestant Doctor, a Confin and Country man of mine, hath written a Book, wherein he calleth *Calvin That Saboudian Innovator*, to please some, by way of reproach; which I dare not, nor will do, though he be alledged against me in the Point of Usury, which he is as much against as I; Usury, I mean, properly so called, and commonly practised in the World.

N V M. XLIV.

Lastly, I superadd, That if the Champion should bring Forty more to these Four, and Forty to them over and above, I should be no more troubled at it, than at the having of One only; because these holy and learned men, who have somewhat favourably written of some Usury, have, like Mr. Baxter, and Calvin, spiced it so with such Cautions, as make it no Usury, properly so called, but another Contract, and commonly that of Society: I will instance in famous *Virel* (in his *Catech.*) who holds *this Usury lawful, if,* 1. *The Borrower besprinkle the Lender with part of his Encrease, rather out of his voluntary thankfulness, than by way of exaction.* 2. *If the Lender be content to bear part of the Borrowers Loss, as well as of his Gain.* 3. *If the Principal do miscarry without the Borrowers fault, the Lender will not only remit the Principal, but also lend him afresh;* which I think never any Usurer in the World did. So that here I will end with the Words of deep-learned *Powel*, (in his *Posit. pag. 52.*) NO Writer that ever I could see, or hear of, ever allowed of *USURY*. And presently after he explains his Saying: *There are many strong Poysons, which the learned Physicians can so qualifie, that a sick Person may take a Potion wherein some of the Poyson is: so holy men of God have done and do temper and qualifie the Usurers Poyson, that they make thereof a wholesom Medicine for many distressed Persons: For by their holy and religious Caveats and Lessons, they alter the quality of the Usury, and make it indeed no Usury at all, but a lawful kind of Trade and Dealing.* Thus he. Whereby it appears, that my Adversary has gotten no advantage at all by his Authors, (though Usurers mostly stand upon it, and some others) because their holy *Caveats* are not observed by them.

My Fourth Description opposed, and my first answer to it.

Numb. 41. **M**^T next task will be to defend my fourth Description of Usury, viz. That it is a most monstrous encreasing thing, wherein my examiner holds himself and his, not to be concerned in, but only those Monsters which I name, adding that he which takes but a mite for a 100 l, passeth with me under the same Condemnation: whereunto I answer,

1. That not a word or syllable of a mite taken for a 100 l. is to be found in all my description: let the Reader peruse my Book p. 15. * Some famous men, indeed have mentioned a mite upon another account, and their words were quoted by me as theirs, not mine, and they doubtless will be able to give an account, of their words upon the great day of Accounts, and such men have named five in the 100 too, and made it heresie; and so damnable, as the Wittenburge Doctors, whom upon several accounts I have often quoted.

My Second Answer.

2. That, tho in a special manner, I brand some notoriously oppressive Usurers with monstrousness according to their deserts, yet do I not exempt others: no more then both Fathers and Modern Writers, besides the holy Prophets, as my book p. 15. evidently sheweth it: for therein I quote Basil, who speaketh of Usury in General, thus, *that it begets it self, and becometh bigger then it was by encrease:*

3. I answer, that because my Antagonist taketh but little notice of what I say to confirm my assertion, I will make my Description to grow a little bigger by some addition to its stature, seeing I am now upon encreasing, as thus: Declaring,

That it's a monstrously encreasing thing *three ways*, i. In that like a * Monster which is against nature, it swells and superabounds in parts and members; there was of late years a Child brought forth in a Town, where I was Preacher, with double and superabundant parts and members in his infantile

* In thes. Wittenberg. * Monstrum est contra naturam. Cornel Fronto, de Differ. Vocab. & donatus quocque, *And a Monster in nature.* * B. Jewel in 1 Thes. 4. *an ugly Beast.* Aristot. 1. 7. * A swelling Monster, Suidas in Aristoph de Nubibus.

body and was called a *Monster*, and here was a * book written and published to the world. Answerably whereunto, *Usury* also may be called such a *Monster*, because against * nature is brought forth, and because the *Usurer* is all for double, that is for Principal and Use; And many times for other pleonasms and excrescences and superaboundings also, not being contented with the single principal repaid, which is according to nature. As for advance money; and for bribes besides six in the 100. a bushel of Corn now and then, or something else; for some *Usurers* will first deny men to lend, pretending that they shall have occasion for their money to use it, but to do a man a pleasure they will let them have it, and so they look for somewhat for their Courtesie, besides their Use, and their Servants must have somewhat too, for the procuring of it.

2. In that, whereas the * dead cannot beget or bear * Children, the *Usurer* by his money will bring forth in a monstrous manner other money, tho the said money be a dead thing and doth not live, which is against nature, saith, *Peraldus*; so that *Usury* must needs be a monstrously encreasing thing.

3. In that against nature some *Usurers* will bring forth by their *Usury* hundreds, others thousands of Children, as it were in a short time: one Writeth of some, that they know how, by a 100 pounds to gain forty or fifty pounds in a year; and who knoweth not, saith he, that money continually put forth to *Usury* after ten in the 100. (as it was in his time) doth in seven years almost double the principal, and in every seven years double the former Sum, so that a 100 pounds let out at

* *As I also desire in this Book to write of the Monster, called Usury. Whereof Mr. Smith writeth thus, this word money is like the sixth finger, which makes a monster because it is more than should be p. 95. And as he, which first devised the breeding up Mules, in Genesis, joyned those things, which God would not have joyned, and so brought forth a Monster: so he that first joyned gain with lending brought forth that Monster, called Usury.* * For in all *Usury*, a barren thing brings forth, saith a famous Doctor. *Et Usuraria acquisitio est maxime contra naturam, dicit Aristot. 1. Pol. c. 7. Et Cicero in 3 Offic. Est magis contra naturam quam mors.* * Cum parere in rebus, quæ non vivunt, esse non habent, iste tamen vult nummus suos qui non vivunt, singulis diebus vel mensibus alios nummos parere, quod contra naturam est. *Peraldus De Avar. p. 65.* * As a great Doctor calls *Usury* gains as well as my self.

ter this rate, from three moneths to three moneths ariseth in seven years to almost 200. O monstrously encreasing Usury : There is another great Person, who has made the like Computation in a Tract of his presented to a Parliament in England, against Usury, whose words I will not now rehearse, but rather set down a little more of that, which the foresaid Author adds to the words even now mentioned, ' who would not sell his Lands and Goods, and all that he can spare, to raise a stock of money, that thereout he might by Usury reap so great and so certain a gain, if once in his Conscience he were assured, that Usury is lawful ? Thus he, and as he saith this in General, so say I of my self in particular, that I would sell all that I have, and bring it to a sum of money and lend it out upon Usury too, as others do, if I were sure that Usury, which brings such a monstrous encrease were NO SIN : For then I should be freed from all care, trouble, charge, hazards of lives, taxes, reparations, which men that have Livings, and Lands are liable unto.

I add, and truly, truly, the world might well call us all, that will not put out our money upon fenory, FOOLS, and meer SOTS, that we will not do what lawfully we might do, to get such exceeding great gains.

Numb. 42. 4. To go on gradatim, higher and higher, it is a Monstrous encreasing thing, in that against nature, the Usurer by it (as barren as money is) doth beget, not only hundreds and thousands, as his lending may be as so many Children in *infinitum*, even to infinite numbers, which is much more then I said yet, as thus :

Whereas a Debtor borroweth but Forty or Fifty pounds, he makes himself a debtor not only of so many, (in case he come not off with his payment) but no man is able to tell of how many, tho he pay but six in the 100. which because it may seem to be incredible, I will set down the words of a great Doctor instancing in ten Crowns borrowed, when money was lent out after ten in the 100. A borrower receiveth ten, or some such certain number of Crowns, and thereby maketh himself debtor not only of so many, but no man can say how many more if the borrower pay but two Crowns over, by the year, in one 100 years he shall pay for ten Crowns 200 Crowns : and yet shall he still remain debtor for the ten Crowns also.

And shortly after he saith further, that those ten Crowns may from Age to Age be only said to continue in the bank, as in some places it chanterth, and so within a 1000 years they make encrease of 2000 Crowns; add hereunto that in case

the borrower do not pay his Usury in ten years, he is then debtor of twenty Crowns, of ten for the Principal and of other ten for the Usury, which the Usurer begetteth and ingendreth (as it were) to the intollerable loss to the borrower, and the excessive gain of himself, and yet these ten Crowns be not his own all this while, although he pick out so great advantage of them, yea, all this while they be no where at all, for in one moment they were * consumed and spent by him that borrowed them, and in place of them an idol is conceived which idol doth * remain refusedly, not any where in nature but in name and imagination : for its feigned, that the ten Crowns lie still in a certain bank, and there do beget little ones, which again have other little ones, and whereas all other things die and perish, and many beasts which nature made apt to increase, by casualties prove barren, yet these ten Crowns, which by nature were barren, and in truth were spent, remain still so fruitful in the USURERS vain imagination, and in the borrowers most greivous pension, that if the world should stand for ever, they also should be immortal, and should neither die, nor ever become barren.

5. In that against the nature of lending he will needs grow rich and great, and yet so much as I have mentioned by lending, which ought not to be mercenary but free, for so all Nations and unbiassed Writers, Greeks, Latins, Jewes, Philosophers, Lawyers, Divines, and generally all Heathens, and Christians that have soundly Written of this subject; take that to be the true definition or description of loan, that it is to deliver to the borrower such things as are spent with the first natural and proper use thereof, with Bond to repay him so much again and so good again, and no more, as I have formerly shown it: And, 2. So Christ himself would have it, saying, *lend, looking for nothing again, Luke 6. 35.* Where note by the way, that Christ no where bids us to buy and sell, as men ordinarily use to do, or to follow the usual way of Merchandizing, because he knew that men were and would be of themselves, willing to do that, but to lend freely, which they are unwilling to do.

6. In that the Committant of Usury against the natural Use and end of money, which is a formost equality, doth introduce into the World a monstrous deformity, odness, and inequality, where let me discourse a little of the coming in and

* Nor could he purchase with them. * Without Lands & Fields bought.

using of money, and apply what I shall say concerning it, to the present matter of Usury, but before I go on with this subject, I will first premise the saying of a wise man concerning money, when money is given to loan (as in Usury it comes most times to pass) there is a special DEFORMITY also in that behalf: And now for a fuller handling of this matter of money, let me declare here, that money was first invented by the common consent of men, especially to serve mans necessity and commodity in chopping and changing things to and fro; for in the beginning he that lacked any thing, as for example, a new garment he went to another man, that had vestiments enough, and brought him such stuff whereof himself had store, as Cloth perhaps, or skins, or some like matter, to make an equal exchange between them both: So that thing for thing was exchanged: and that was the most simple and natural kind of Traffick between men: but experience declared that this at length was incommodious, and would not serve every mans turn for sometimes he that had shoes, which I lacked, had also cloth and skins, as well as I, and then he was loth to take my cloth for his shooes, seeing that he had cloth enough of his own. For which cause wise men devised that some certain metal should serve the turn of all men, so that who so needed any stufte, he should take such a kind of metal, or Coyn, to wit lead or leather, and at length brass, and for that he should receive of any other man whatsoever he needed. Thus metal was at the first esteemed by consent and delivered by weight: so that a pound of brass should be (for example) the price of a pair of shoes: And when it was found troublesome also, especially for them that went abroad to carry such weight of metal about them, and to stand long in weighing it, instead of a great deal of brass, a little Silver and less Gold was at length invented; yea, then it was also further devised, that a certain Coyn or print should be set upon Silver or Gold so that we should not need alwayes to weigh it, but that the very form should straight shew the value thereof; money therefore was made to serve all exchanges and to be the price of all other things, and to set forth a form of equality in the world, and not a deformity as Usury doth, together with a monstrous inequality, whereof I have spoken formerly, at present I will but add what a great * Doctor saith concerning this matter: it is utterly against the end for which either any other exchange or money it self was made; for it was

* Do Hor Sand. In his Treatise of Usury.

made to bring all things to an equality, and to be, as it were a rule and measure, whereby the value of all things might be quickly known and easily counterpoised, but now Usurers make money to serve for the greatest inequality that can be devised of man, his words are too large to be inserted wholly.

A Reply to my fifth Description.

Num. 43. **B**UT I must go onward and see how the Champion goeth on

Mr. Jeling. Fifthly, *A most cruel thing it is.*

For its alwayes biting, day and night, Winter and Summer, &c. *Reply,* (to omit his odd comparison, as not argumentative at all) it is great pity he had not been by the Parliament men, when they were passing the Act concerning Usury to have exempted at least the Nights and Lords days through the year from paying the Use: But doth not the Adventurer at Sea his gain go on too at the same rate, and he that Rents a Tenement, or Houses, do not Nights and Lords days and Winter come in to computation with other times, for which they pay? had his arguing been his own, we should have counted it very weak and dregs, but he borroweth freely, and then makes a shew as if it were his own goods.

My Answer.

Whereunto I shall Answer thus.

1. Retortingly about the Parliament; that it's a great pity that he had not been with the Parliament men, when they made that famous * Act against Usury to advise them.

1. That they should not intitle it an Act against Usury because all men would see by that, that they are not for Usury.

2. That by no means they should use these words. **FORASMUCH AS ALL USURY, BEING FORBIDDEN BY THE WORD OF GOD IS SIN AND DETESTABLE,** mark, ALL USURY as I also say, for that would spoil the poor Usurer utterly, and make his gainful trade to decay irrecoverably.

2. Concerning adventuring and setting of ground and houses, I have this to say, that there is a vast difference between both these and Usury, because the former are not interdicted by the word of God, but the latter is, as I have already shewn, And 2. because they are nowhere in Scripture called Biting, as Usury is, and therefore cannot be said to bite night and day, Winter and Summer, Lords days and

* *Jacobi 13, c. 9.*

Week days, as Usury doth, which is called *Morsura* in Hebrew **פשו**. Some oppression may be thereby committed and so it may be called when it is so, but Usury properly so called cannot be; because that is otherwayes designed, as has been formerly offended.

3. I answer, that whereas he tells the World, that I am a free borrower, &c. I am not ashamed of borrowing, because it is lawful, but he may be ashamed of lending, I mean upon Usury, because that is unlawful, *Deut. 23. 19.* but that is not all that I have to say. For I can sufficiently evidence it, that he is both a lender and borrower to himself, a borrower I mean, which freely borrowes of others, what they Write, and then makes a shew as if it were his own, to use his own words.

Where give me leave to add, that the same thing happened, when I read his Pamphlet, which happened when * Doctor Fenton (that Malleus or Hammer of Usurers) read a Manuscript for Usury, as this man is, he wondred where and whence he had it what he wrote, but afterward found it all in *Bullinger*; answerably whereunto, I wondred also whence he had his skill in the Oriental tongues, *Syriack, Arabick, and Persick* upon *Luk. 6. 35.* but soon after found the same in the *Polyglotte* which some body lent him.

Num. 44. 4. But I desire to come more closer to him, and to answer him more fully, because he relateth my words but slightly, and doth not answer that which is most material, but leaveth out that which maketh mostly against him, 'as namely that 'proof of mine which maketh it clear that Usury is alwayes 'biting, in that the Usurer is called in the Hebrew **נִשְׁכֵּן** a 'biting one, in the participle, because he is alwayes biting. O 'cruel biter! So that I am now resolved to shew more abundantly what a cruelly biting thing it is, in two Respects.

1. In that biting it wounds and thereby creates and multiplieth cruel pain and sorrow.

2. Causeth many cruel and bitter Curses and Cursings.

For the first; I shall make it evident how cruelly biting it wounds, paineth and puts to abundance of sorrow, four sorts of sufferers: as namely.

1. The Usurer himself.

2. His Children, and Posterity.

3. The borrower.

4. The Poor and Common-wealth.

1. The Usurer himself, because biting cruelly it wounds his Conscience: because he taketh it against the checks of his Conscience; as therein I appeal to his own evil and wound-

ed Conscience, which has caused a great and Learned * Author to let these very words drop from his Pen, *Usury doth daily torment and assault his Conscience, that taketh Usury, I add, so that Usury sads, and that sadness which cometh by its biting and wounding, may well be resembled to Abel and Cain. Cain signifying possession, and Abel mourning and sorrow, I superadd that this pain and sorrow doth then especially come upon the Usurer, when he lieth upon his death bed, as I have read of divers Usurers how sadly they have ended their days, and what for anguish they have said, before they died. And it cannot well be otherwise, because Usury is a birth called $\gamma\acute{\upsilon}\nu\epsilon\iota\varsigma$ in Greek, because it causes pain trouble and sorrow as our Saviour tells us, that a woman when she is in travail, has sorrow, John 16. 21. answerably whereunto a poor Usurer must needs have sorrow, especially when he thinks he shall die; because then that saying of David, *Psal. 15. 1. 5. Lord, who shall dwell in thy holy hill? he that has not put his monney to Usury, and that of Ezekiel. Cha. 18. 12, 13, 36. Has given forth upon Usury, and has taken increase, shall he then live, he shall not live, &c. and verse 30, after this, therefore I will Judge you, O house of Israel, mark; Judge you, every one according to his wayes, (and so the Usurer by the name, according to his Usurious wayes) saith the Lord, which when the poor wounded Usurer maketh a reflection upon, must needs exceedingly trouble his mind and perplex his wounded Spirit, his Conscience telling him, that as soon as he shall be unmanned by death, he must forthwith come to his particular Judgment, and Answer for all the Usury money which he had taken, and that at that Great day of the General Judgment he must appear again and be judged for that great abomination which is called Usury in Usury; see and compare for it, these Verses the 13. and 14. in Ezekiel 18. and let me tell the Usurer, that the Very * Sibyls have foretold of the coming of the Usurer to Judgment, as I will instance in one whose words are these,**

Ἡ δὲ τοῖς αἵματι that is,
Οἱ τοῦ αἵματος τοῦ αἵματος οὐκ ἀποδιδώσκει.
Then shall come before him Murderers, Adulterers, Drunkards

* Powel in his *poet.* p. 26. * Where note that a Sibyl was and is so called quasi *συμβολή* after the Æolian language, a consiliū deorum, as Lactant. has it. l. 1. de falsa Relig. c. 6. and that these Sibyls did foretel things divine afflatu mirifico, by a miraculick and divine inspiration; as Justin Mart. informs us, in *Morum patrum*, Sibyl, Orac. l. 2.

with the *USURERS*. So that this remembrance of both these Judgments cannot but make the poor Usurer lie down in sorrow, crying out and saying within himself: O woe is me that ever I was born to be an Usurer! for now, I must come to an account for every Penny, Shilling, Pound, and for all those hundreds of pounds which I have Usuriously taken, and after that my Soul must die, die, die, to all Eternity, and when Christ shall come to his General Judgment, my Soul and Body both will be cast into the lake that burns with fire and brimstone, which is the Second death, *Rev. 21. 8.* which I must die by virtue of the unerring word of God, who saith in expresse words of the Usurer, *he shall surely die his blood shall be upon him, Ezek. 18. 13.* And how! O how shall I be able to dwell in those everlasting burnings! *Esa. 33. 14.* O Eternity, how formidable is the very thought of thee! for when I have lain in that lake of fire so many thousand years, as there are hairs upon my head, piles of Grass in the coloured Fields, Sands on the Sea shore yet even then, it may be said, *now Eternity beginneth:* Ah poor Usurer think upon this long, long, long, duration of Eternity, how the thoughts of it will torment thee in the hour of death, and how thy cruelly biting Usury, and all thy bags and pounds of money which thou hast gotten by it, will not yield thee one dram or drop of comfort in that sad and sorrowful time.

Num. 46. 2. But I must be briefer next in my second branch, which concerns his Children and Posterity, Which it so cruelly, wounds, and hurts, as that commonly,

1. They die after him, I mean such as being led by his example follow the same trade, as it's written in *Ezek. 18. 10, 12, 13.* *If he beget a Son, that is a shedder of blood (as the Father is or was) and doth the like things, &c. and has given forth upon Usury, and hath taken increase shall he then live? He shall not live, &c. he shall surely die,* I confess the Prophet speaketh of a Son, that is begotten of a Father that is no Usurer *verse 8.* but if that Son which is begotten of a Father which never put his money upon Usury, shall die, so that his Fathers righteousness cannot save him, then how much more shall the son or a wretched Usurer die, who lieth both under the guilt of his own Usury, which he has taken, and of his Fathers Usury, which he has taken, and should have restored together with his own, and did not:

So that I would not be the Son of such a Father for a world of Wealth: But I desire here chiefly, to aggravate the sin of a Father, which is an Usurer and cruelly bites, wounds, and hurts, yea * kills his Children, as * one saith, and that in two Respects.

1. *In that his * example maketh them Usurers.*

2. *In that the mony left them is unto them the cause of eternal death, saith the same Author* : Pliny writeth of the Woolf ; that he brings forth blind Whelps, and so doth the Usurer commonly bring forth blind Children that cannot see what their Father left them, and then when the Father is gone to Hell for gathering, they follow after for spending.*

3. But if this do not happen, because they will be no Usurers as their Father was, yet commonly the Usurers Children and Posterity lose, by one means or other, that which he has wretchedly gotten, and come to poverty ; his Goods being brought into the possession of others, for the relief of the Poor, according to *Prov. 28. 8. He that encreases his Riches by Usury and encrease, gathereth them for him that shall be merciful to the poor.*

Hemingius instances in one certain Usurer, who dwelt in *Chefoneso Cimbrica*, and grew exceeding rich by lending upon Usury, died, having abundance of wealth, and yet after his death, the children that he left behind him, fell into extreme poverty : in so much, that a daughter of his was found to have not so much as a Coat to cover her nakedness : And innumerable examples and instances more might be given, and such as I have observed in my times of many rich Usurers Posterity, who have lost that Land, those Livings, those Estates, which their Fathers and Grandfathers have purchased with Usury money, and are now possessed by others, and others can and do testifie the same : Where let me mention but one godly and learned Minister more, who told me that with his eyes, he saw a Widow, whose Husband was worth 12000 pounds gotten by Usury, beg a dish of Porridge, which affected him very much, because he had known them both in their Prosperity ; and that must needs cause sadness : So that Usury may well be assimilated to *Tyre* and *Sidon* : For *Tyre* is said to be the daughter of *Sidon*, and *Tyre* signifieth *Affliction* and *Sadness*, and *Sidon*, *Venation* or hunting, which

* *Idem.* So that he deserves to be beaten and to suffer, which made *Diogenes* so beat a Father when his Son had committed a fault, because his Fathers example made him do what he did. Which *Crate* also did, as *Quintilian* asserts it.

may fitly be applied to Usury, which is a kind of hunting after wealth, and to Usurers. which are hunters after the Gain that comes by Usury; and then begets Tyre, that is much affliction to such as are begotten by them, and to their Posterity: So that I may well tell what a cruelly biting thing Usury is in respect of this hurt it doth to the Usurers Children and Posterity.

Numb. 48. 3. And doth it not cruelly bite, and biting wound, pain, hurt, and make sad necessitous † Borrowers? O yes, I appeal for it to you Borrowers, who are in the Usurers Books, do not you find it so? Doth not Usury, though it be but Six in the hundred make sad, yea almost break your hearts? doth it not make you wake and fetch many a deep sigh, when others sleep and take their rest? Do not Usurers arrest you, if you come not off to a day? and make you sell your Cattel, your Goods, and sometimes your fields or means to half price, or at least to your great loss?

Some I believe do not feel that which others feel for the present, but afterward they cannot chuse but feel it, so that divers Authors as *Pliny*, *Baldus* the Lawyer, *Powel Turner* compare the Usurers to the worm which is soft to a mans touch, but biteth deep and after a while will be felt to some purpose.

But I have a mind to name two Authors more. 'And 1. *Chrysostome*, even as leaven which is put into meal infecteth the whole lump and drawing it to it self, turns it into the nature of leaven: so when Usury enters into any mans estate it draweth his substance to it and turns it into debt.

2. *Basil*, when the Usurer seems to have relieved a man, he casts him into a deeper want; and cruelly it hurts, wounds, and sads the poor and Commonwealth (to joyn them both) I begin first with the poor, whom he hurts and wounds grievously. How? the poor, some will say, is not the Usurer all for the poor, when he quoteth these Scriptures, *Exo.* 22. 25. *Lev.* 25. 36, 37. And would not have the poor oppressed by Usury, I know he is for the poor in words, but not in his practise: For he careth not what becomes of the poor,

* *Who for that cause is called in Hebrew TW that is, bitten, even as for pain and dolour Usury is also called 70xG, which in it's primitive signification signifies a birth, next to which is the issue of it, namely dolour as Ambros. takes it. lib. de Tob. 1. c. 12.* * *Chrysostom. 12. to. 3. Where note again how far that holy man is from speaking against cruelly biting Usury only.*

when lending his money upon Usury, he maketh the borrower sell his Corn and ware the dearer to pay him his Usury, and to make benefit of it for himself, whereby the poor usually are bitten cruelly.

Num. 49. 2. The Commonwealth is so much bitten hurted and sadded by it, as that divers Commonwealths have banished and driven out all Usurers out of their Territories, Countries, and Cities: as *Scicily, Sparta, and Worms* that great imperial City *within* a mile of which I was born, who write this, and have seen six thousand Jews (as it was said) driven out for Usury, which examples, with the consideration of Usurers cruelty, has caused *Dr. Beard* to publish to the World this wish of his. *It is to be wished, that some would examine the Usurers Books, and make a bonfire; that some Lucullus would deliver Europa from that contagion, as the Romans did Asia.*

And now Secondly, I will speak both of the poor and Commonwealth together, and for both quote famous Bishop **Downham*, whose words are, 'Usury is hurtful to the Commonwealth and especially to the Commonalty (whereby I understand the poorer sort) which payeth it, for whosoever thriveth by occupying money borrowed upon Usury, he has pitched so the prize of his commodities, as that, besides a competent gain, raised for the maintenance of himself and his charge, he also has gathered up an overplus, and tenth part for the Usurer: And thus by Usury the prices of all commodities are increased, while the Sellers borrow upon Usury, if they will thrive must needs make the buyers to pay two shillings in the pound more then otherwise were sufficient, thus he.

I am necessitated to bring such Authors, because my Adversary maketh such a market man of me, as if none were like me, whereas now he may plainly see, that so great a man as this Bishop is, Writes after the same rate of markets, as I do, so that I shall leave him now to dispute it with great *Downham*, why he will busie himself so much about Market affairs, to make the Usurer a biter of the poor and commonwealth.

Lastly, I say, that Usury is a cruelly biting wounding sadding thing, because it causes most cruel and bitter cursing, for what saith *Jeremiah*, *I have neither lent upon Usury, nor men have lent to me upon Usury, yet every one of them doth curse*

me, Ch. 15. 10. which has caused * Dr. Luther to say, *That the Usurer is the curse of God, and of the people: where give me leave to declare. How he causes three several curses, for,*

1. The poor do curse him, because, as I said, he is bitten through his occasion in Markets and Wares, which he buyes, and because he will lend no money to him though he be full of money: but only to the rich.

2. The necessitous borrower curseth him, because he must pay Use for his money, tho he neither buy an estate with it nor get by it, but only for bare need borroweth it; to free himself from an Arrest, or to save, and keep what he has, that it may not fall into * the Lords hand, or else to buy provision, when it is reasonable to maintain his Wife, Children, and Family: tho Christ has said expressly, *lend, looking for nothing again*, that is, *no Usury* for it, as expositors expound that place.

3. Both Fathers and Children, (which imitate their Fathers in the taking of Usurie, or else riotously do spend what their Father has wretchedly gotten by Usury) do curse one another in hell, when they are there, most bitterly and everlastingly: And there is a famous Writer who describeth their mutual cursing most pathetically thus, that in that infernal punishment Usurers and their Children will * curse one another, the Father saying, *curst art thou my Son, because for thy sake I am tormented in this flame; for I became an Usurer lest I should leave thee a begger, I gathered wealth that thou shouldst not be poor, and I was contented to be poor in grace, that thou mightest be rich in goods, and therefore am now poor in all things, but in torments: and the Son on the other side will say to the Father; nay rather, curst art thou, O Father; because that thou gatheredst thy wealth with iniquity and leftest unto me with a curse which has consumed it, and destroyed my Soul; and now let the Usurer open his eyes and see what a cruelly biting sin Usury is, that he may leave it, and live, and not be curst here and hereafter for ever, which God in mercy grant.*

*Num. 50. * The Champions next work is to examine my inquiry*

* Which occasioneth me to mention an expression of a godly man, which, as he told me, heard a pious man say, that it was pity but that mans tongue should rot in his mouth, who defends Usury. * Doctor Williams in his *True Church*, p. 438.

* p. 15.

how Usury differs from other contracts and dealings, as interest, inter-usury, Shiploan, &c. and to tell me. 1. That Regulated Usury has the same plea from reason, that either of these has. Take three definitions, saith he, which he mentioneth together: whatsoever is more then the principal (saith Ambrose) and all that a man takes over and above the money lent, &c. Take either of these definitions, without supplements; and you shall find, inter-usury, Interest, and Shiploan to be Usury, these being each somewhat above the principal: whereunto I answer,

1. That my three Definitions taken out of Ambrose, and the Council of Agatha, &c. tho short, yet make it evident in part what Usury is, viz. an overplus beyond the principal, which cannot be denied, because God himself calls it an increase, *Ezek.* 18. 12. and to shew that they are not only against excessive, oppressive, griping Usury, but that also which my Adversary calls moderate; they add for example five in the 100. which also may serve to stop his mouth, for what he saith, that we must take these definitions without glosses, because this Council, which is chiefly alleadged by me, uses this gloss as others also from time to time have ἐξεννίηκω; used theirs, after their setting down of their short definitions, as for example, *Balsamon* in *M. M.* p. 43:

Bilton, p. 45. *Dr. Fenton*, and *Turner* especially, p. 5. having thus briefly defined Usury, that it is a gain by a compact for loan, expoundeth his short definition by parts, saying there are five things belonging to Usury. 1. A Principal. 2. Lending. 3. Gain. 4. A chief purpose by lending to increase the stock. 5. A Covenant for that; but I desire to say a little more for the famous Council of *Agatha* which I mostly aim at for its Antiquity, and Authority, that some Translate it's words thus.

Given, or LENT FORTH: which maketh it's short definition more full and plain, and others also, for seeing that brevity breeds * obscurity, have therefore added loan in their short definitions expressly, as I will instance in one of the Ancient ones, who defineth Usury thus, *Usura est id, quod ex mutuo ultra sortem accipitur*: that is, Usury is that, (mark, that; (whatsoever it be) which is taken above the Principal for L O A N, whom the Modern Writers do follow.

* As saith my old Master, that most learned Logician, *Mr. Hopsius* in his most excellent *Logick* Dum brevis esse laboro, obscurus fio, * *Ludolphus* de vita Christi. c. 49.

I add, that neither I nor my Brethren will be confined to such short and somewhat imperfect definitions only, and therefore beware of, or give other fuller definitions for men to take their choice.

To close up this answer with God, I must send my Opponent to Gods own expositive way for condemning Usury in *Ezek.* 18. 12. he forthwith explaineth himself, and calls it **ENCREASE**, and more fully again glosseth upon it in *Deut.* 23. 19, 20. And much more fully **ANY ENCREASE**, *Ezek.* 18. 8. for which glossing and enlarging I send my Reader to that which I have written about it in my first Book against Usury, p. 37

2. These things premised, down totters what he inferreth, that we shall find in the said

3. Definitions, Inter-usury, and Shiploan, to be Usury too, these being each some gain above the Principal; because, I hope that I have sufficiently proved, glossing in short distinctions to be admitted, tho by him causelessly they be op-
pugned.

Num. 51. More could I say, how he by him mentioned Inter-usury, and Shiploan, are not Usury properly so called, though in each somewhat be taken above the Principal, but that I shall defer to declare in its more proper place, only this I will mention here about Shiploan, that what is taken, is taken not so much for loan, as for hazard and adventuring.

3. As for those exacters in *Nehemiah* 5. I need not trouble my self about them: because that case will fall in the next when I come to answer him about Inter-usury, which next follows to be treated of: only this I will say for the present that his *thoughts*, that they came under some incommodity, cannot oblige me to *think so too*, and that therefore it is needless for me to answer him to satisfy him whether they might take Inter-usury, sufficient it is generally to assert, and to prove that damage, *alias* Interest, may be taken, in case a lender of money be really damaged by the borrowers not paying his money at the time appointed, and that according to the determination of a Judge, or Arbitrators, as I have formerly from the holy Scriptures shewn it.

Now 4th. I will step forward, even step by step to trace my Antagonist, saying, that he will trace me in each of the forementioned definitions. *Mr. F. lingers, saith Inter-Usury is money received for an incommodity, &c. Reply: as if many that lend money do not feel an incommodity too in the absence of their money for months and years, &c.*

Whereunto I answer, that I cannot but take notice of his ignorance,

norance, out of which he so mistakes Inter-usury, as that he utterly confounds the incommodities which a Usurer may feel in the absence of his money for months, or years, and the incommmodity which he that taketh Inter-usury doth feel, and for which so much money is by a Judge adjudged to him and for him: For so civilians define it, that it is interest cause, *an interest of a cause* * which consists in giving or doing.

Num. 52. 2. He wrongs me, saying, that I define it to be money taken. for I do not say so, nor name money, but an *incommodity* as also Civilians do.

In the next place the Opponent progresseth to interest properly so called: Mr. Jelinger: Interest is money taken for the payment of money due to a day delayed or neglected: Reply. It seemeth then for money delayed beyond the day of payment I may take interest, (whether the forfeiture of double bond he tells not) but for money lent, this side that day I may not take any thing, *salva conscientia*.

This is such discourse or reasoning as I understand not: I am sure such niceries have little foundation in Scripture, which he pleadeth to be his guide, when in any thing it seemeth to serve his turn; and here he brings in *Rivet*, as if he were on his side.

For Answer whereunto I say.

Num. 53. 1. That I do not tell whether a man may take the forfeiture of a double Bond to secure the Principal.

1. Because I together with many others and even such as are of his own side, do hold that in some cases I must be contented to lose the very Principal.

2. Because a man must be ruled in such a case by Judges and Arbitrators, as it has been formerly declared out of *Exod. 21. 22.* And my second Answer is for the lawfulness of taking interest or damage after the not paying of money lent for a certain time nominated, that, tho such a thing is a discourse or reasoning which he understands not. how after the day of payment delayed, one may take interest, and this side the day he may not take any thing, yet others that understand * the Scriptures, which are for damage applicable to such delays, as it has been proved, do understand such reasoning well enough, and therefore have left their sense wherein they harmo-

* *Exod. 21. 22.* By which *Durham* who yet seemeth to be for some Usury) proveth damage also as my self in his treat upon his Command.

nize with me, as I shall shew it, before I have done with my answer.

As for *Rivet* by him quoted, I shall not concern my self to answer what he saith, because he hath to do with *Tollet*, not me.

He goes on and saith,

Ship loan, saith Mr. Jelinger, is distinguished from Usury, for as much as that is upon adventuring upon a Ship Principal and all, so as that if the Ship be lost all is lost.

Reply, Seeing he sends us to Scripture for a proof of the lawfulness of lending to the Rich for gain, let him prove from the same expressly, the lawfulness of his Ship loan, &c.

Whereunto I answer,

1. There is no express Scripture for Annuities neither, which yet are held lawful, because Annuities are new things, and so adventuring is likewise, unless we will suppose that there were Adventurers, which adventured in *Solomons* Ships and the Kings of *Tyrus*, which sailed to *Tarsis* for Gold, and that therefore no express Scripture is to be expected.

2. That it is sufficient for us to know, that adventuring is not interdicted, because men take such great gair, not for their loan, but for their * hazard, which is so exceeding great, and makes the gain of it so uncertain, whereas lending upon usury is certain.

3. That those which call the Gain of adventuring money *Fenus Nauticum*, Nautical Fenory, call it so not properly but equivocally, as a dead man, a man, and not Usury neither, but Fenory, because there is a difference betwixt Usury and Fenory, as some say, Fenory being a more milder name than Usury, as † *Pellican* would have it to be, whereof more hereafter in liberal Usury, by some so called.

4. And whereas the Opponent mentioneth *Grotius* again, I shall very little regard what he saith, because he is Heterodox, and therefore not much to be credited, as failing in other great points, and being deceived. Nor do his words much contradict that adventuring which I am for, as being a mixt contract, as himself calls it, mixt I say, of Partnership, which by all is held lawful, and of laying out so much money for so much gain, upon the safe return of such a Ship having made a good and gainful Voyage, and not otherwise. So *Rivet* my ancient Friend differs but little in this;

* *Unde conditio centi pro eo datur*, Doctor *Freigerius* p. 333.

† *Pellic. in Comment. in Prov. 28.*

For, 1. He tels us, having spoken of trafficking between Party, and Party (under which cometh negotiating by Sea, in ships, and upon ships) that such a Contract is lawful so counted on both sides.

2. He saith, when such gain comes, something is *Given*, mark, given, (not as a mercenary Usury) but as a recompence to him that laid out the same, I add, upon a Ship; For that is here in Question.

Lastly, I add, that I am not alone for this adventuring, but many worthy Writers, besides me, are for the same also and give it their approbation; and

1. The * Doctors of the civil Law, who thus favourably define it, that it is the gain of a Creditor, which he has for his mony credited to a Sailor for the danger of his mony which he takes upon himself; mark, for the danger, even as I said even now for his hazard; where let it be noted withall, that the Civil-law stints this gain for hazard, which is most just, that it should be so cautioned.

2. Let me add blessed † Bolton, speaking of *twenty in the hundred by Sea*; There is great difference in the Merchant's Negotiation, there is hazard, &c. Then speaking of the Usurer, he saith, doth he bear any hazard? it is no part of his meaning?

Where, by the by, I must needs answer this Objection, why then is Usury called *fors* in Latin, that is, chance.

I answer, no otherwise then καὶ ἀντιρροπον, that is, when men speaking one thing will understand the contrary, as a Wood is called *lucius a non lucendo*, because it giveth no light; so Usury *fors*, or chance, *a non sortiendo*, because he hazards not.]

3. And lastly Bishop || Downam (who is fullest) once more, because my Antagonist doth so vehemently urge me to prove ship-loane to be lawful by positive Scripture, which is silent in it, because there was not in old time so much traffick by Sea as now there is, and so consequently such adventuring upon ships, as far as we can perceive, unless we will guess it, as I said already, by Solomon's and Hiram's Navigation: So that such a worthy, learned and pious man's Opinion, will afford as much light, and satisfaction in this case of ad-

* Dr. Vult. in sua jurispr. l. 1. C. 34 de Naut. fen. 22. D. 2. 4. C. 33. Justin. Const. sub. Tit. 6. † Bolton Conc. Usury p. 43. See Doctor Fenton also p. 95. || B. Downam. upon Psal. 15. 5.

venturing and maritime encrease. His words are these

Maritime fenory is a gain or allowance made for money which is transported beyond the Seas, at the peril or hazard of the Creditor, contrary to the contract either of gainful Usury, or free Loan, and seemeth to draw near to partnership; after which words he sets down the manner of it; and brings in that most Godly and learned Lawyer Hottoman, approving and clearing it, by his distasting of Gregories words concerning it, and affirming, that where is hazard, there may be gain required at the due prize thereof: and then concludeth thus, and therefore adventuring Usury may be allowed

I add, that I wish such Adventurers to be very cautious, that adventuring their money, they do not adventure and loose their darling Souls by excessive gain exacted, especially if a Voyage prove unprosperous, and by meerly pretended hazards.

Num. 55. From Nautical Fenory he passes to liberal encrease.

Mr. Jelinger, Usury is different from liberal Encrease, in that it cometh unlooked for, and not the other

Reply. What he quotes afterwards out of Polanus for another purpose, seems to thwart what he saith of the lawfulness of a gratuity, *mutatio debet esse gratuita absque lucri alicujus captatione*. Mr. Jelinger is forced to preece this sentence of Polanus with his own Interpretation, but to me it seems to condemn all talking of gratuities, and so makes work for ingratitude, which is no small piece of inhumanity, unless Polanus mean both one and the other with respect had to the poor.

For answer whereunto. I say,

1. That this Opponent by his, it seems, invalidates what he so inconsiderably asserts.

2. Let the Reader peruse Polanus, and then judge, whether it be for my purpose or no what he saith; his words are these: * *Usura lucratoria est furtum quod committitur cum quis lucrum accipit solius mutationis causa*. Lucratory or gainful Usury is Theft, when any receives gain only in lieu of lending; mark, only in lieu of lending; not denying, that something may be taken as given out of gratefulness; so that his words, without exaction and captation of gain or

* Polan. Syntagm. Where, because Polanus is for me, let it be considered what a friend I have in him, he being stiled Europ's Ornament, and most eximious pattern of Holiness in Clerks lives.

acceptation of a gift do not thwart what I say, because he explains himself, when he saith, that Usury is gain taken *only in lieu of lending*, whereby room is left, and liberty given for taking of a free, unexacted, uncapitulated, unexpected gift, given as a gratuity due *ex officio gratitudinis*, by vertue of gratitude, which this Opponent need not press so much, as requisite out of *Cicero* and *Hesiodus*. For I together with my Brethren am for thankfulness, as much as he is, or any other can be.

2. As for his question about the poor, whether a rich Jew might take a gratuity of a poor Brother: I wonder why he will put forth such a question, when all without his questioning will grant, that the Rich should rather give to, then take from a poor Brother, both under the Law and Gospel.

3. To his assertion, that what is lawful for the Borrower to give, no doubt must be lawful for the lender to receive, and then he may lawfully take encrease. For this gratuity is no other. I answer thus, that this is a fallacy of consequence: for it is as if a man should say, that it is lawful for a Thief to take a mans purse, because as Divines say, it is lawful for a man to give to a Thief his purse to save his life, for which he is thankful too, because he saves his life, so that some have offered to give their purse and all that they have to Thieves to save their lives; I have done so my self, when in the German Wars, I was beset by the Enemies Horse, which threatned to pistol me in a Wood.

Where let it be remembered what *Polanus* said but now, that Usury is Theft, when any receives gain only in lieu of lending, which mainly thwarts my Adversaries, saying that the Lender may receive increase for his lending, for this gratuity is no other.

Numb. 56. 4. As for his quoting of *Perkins*, that which the Debtor may give, having himself an honest gain besides, and no man any wayes endamaged, the Creditor may lawfully receive.

To that I answer,

1. That his words following shew his meaning, *viz.* That its convenient, that he that is benefitted by anothers mony, should shew all possible thankfulness to him by whom he is enriched, which I say likewise, yea farther, that the Lender may take what so cometh, I mean cometh unexpectedly.

2. I add that holy *Perkins* is so far from being against me, as that in his Writing upon Christs Sermon upon the Mount he doth evidently declare to the World, that he is only for recompensing and liberal Usury, as that holy man Mr.

* Bolton observes it also, who likewise, together with others, asserts the same thing, that liberal increase is lawful, saying,

Liberal Usury is only a gratuity, or free gift, which the Borrower finding himself much benefited by the Lenders courtesie, doth of his own accord, in testimony of his thankfulness, freely give to the Lender, though neither intended when he lent, nor expected any gain, much less covenanted for it.

And then saith further,

But in this case, although the Lender receive some allowance above the principal, yet he commits not Usury, because neither the contract, which he made, was lending for gain, neither is the over-plus, which he receiveth gain for, either covenanted or intended, or required for loan, but a gratuity or thankful courtesie, which may with a good Conscience be given and received from an able and willing giver.

With this worthy man will I joyn two more. And

1. Bishop Downam, who calls it a voluntary increase and free gift and gratuity, or reward, which the Borrower having gained by the money borrowed, voluntarily, and freely gives to the Lender in testimony of his thankfulness.

2. I will quote the words of the Author of that excellent Book called a brief Treatise of Usury.

Not only the taking of any thing above the principal, but also the looking for it doth make him guilty before God, who hopes or looks for it by reason of the loan: but it is otherwise, if any man give or offer any thing not in respect of the loan, but to shew himself mindful of a good turn received. For that which is so offered may be lawfully taken without any Usury committed: so that there be no fraud used therein, but that the intent and conscience of the Receiver be upright, and free in that behalf, which last words cause me to subjoyn

3. Famous Doctor * Chemnitius, who writes thus, even just like Mr. Perkins, *If the Debtor have gained much by his borrowed money, or escaped a great loss, he is certainly obliged by the office of thankfulness, and mutual respect of Charity to antidotes, and retributions; for its truly said in the office of charity, that in the first place, we are bound to those of whom we acknowledge to have received a benefit. Nor doth the creditor sin if he take a gratuity. For the offices of charity and Usury differ one from another (just as I say also) but so by most slight occasions and pretexts are sought for Usury: For if either a compact or intention preceeds, so that the creditor would not have lent his mo-*

* Bolton p. 5, 4. † Downam upon Psal. 15. 5. || Dr. Chem.
lac. com. de paup. p. 5. 8. N 3 ney

ney, if he should not receive something above the principal, its certainly Usury, whatsoever name you call it by.

But here the Opponent obtrudes and saith would set my old friend *Rivet* and me by the ears, whose words by him quoted, ho they be so mewhat large, yet are soon to be answered.

For 1. He brings *Syracides* an Apocryphal Author for his assistant, which invalidates and enfeebles altogether what he saith, and 2. Comes in with his *videtur, it seemeth*, which weakens his assertion also, as the Reader will see it presently, if he weigh in an even balance what *Rivet* brings for his proof, and what Anti-usurarians alledge for themselves, having the Canonical Scriptures on their side, when the defendants of Usury, as blessed *Bolton* tells them, cannot bring one Scripture rightly understood to make for them; if learned *Rivet* could have brought one, he would not have cited an Apocryphal.

3. I can name a greater man then *Rivet* is, who militates for me, viz. great *Beza*, whose words I will commit with *Rivets*, who insists on publick authority moderately prefixing a recompensation for which the Creditor may stipulate or come to a compact with the debtor, which *Beza* answers thus, as I said once already.

That Christian charity forbids to lend upon Usury, which notwithstanding, because many Magistrates do see, that in respect of traffick, and dealings among men they cannot simply forbid Usury. Therefore (which is the only thing which remains for them to do) they stint Usury; but may a man therefore with a good Conscience, LEND UPON USURY? No SURELY: thus this great and renowned author. Now whom shall a man believe? The Senior or Junior Author? The Greater or the Lesser? The more renowned or the less renowned? One that hath maintained a publick dispute against the Church of Rome before a great King and Queen, and the Peers and People of France in that great City of Paris, or him that hath not?

As for me I do and shall ever honour my great and old friend *Rivet*, who has been pleased to Write his great name and pious motto for me in my book of friends among other great and learned persons (which then were the luminaries of Europe) for a perpetual testimony of his favour and respect which he had for me, but yet I must needs prefer famous *Beza* before him, having lived in both † Universities, where both did flourish: because I have heard such extraordinary Enco-

* See Downam, p. 306. † Leyden and Geneva.

miums of that learned man *Beza* in the latter of these two Universities *Leyden* and *Genevah* I mean, which *Brightman* calleth *Harmageddon*, that is a Mountain of delight, according to *Rev. 17.*

Num. 57. Pardon me courteous Reader, that I do so expatiate, I cannot rule my self, when I come to speak of either of the now mentioned places, or persons, or both.

Now having said so much to answer great *Rivet*, my great friend, I am the less solicitous to answer so obscure an Antagonist as mine is; for what he saith deserveth no other answer then this, that whereas he saith, that the Creditor is bound not to hope or expect some recompence for his money lent, and by which he hath gained, is as much as to say, that the creditor is bound to hope or expect that the debtor will not prove an honest man, or do that which by the rules of gratitude he is obliged unto: Christ himself freeth me from so great an absurdity by his own words saying, *lend, hoping for NOTHING AGAIN*, or, *FROM THENCE*, and so do all these holy men whom I have cited, affirming, that in lending we must neither hope nor expect nor intend any gain by our lending, and that if we do, it is most certainly Usury, by what name soever men may call it (to use the very self same words of learned *Dr. Chemnitius*, which I formerly quoted.) But let us see what the Ch. saith farther,

Num. 58. Mr. *Jelinger*, *Usury is differenced from letting and setting, because such things are (properly) not lent as Usury money is, but hired or put out to be occupied, as ground.* And why may you not as properly say such money put out is hired, or put out to be occupied. He knoweth what is commonly said in this case, and never solidly answered, &c.

Not solidly answered? who will say it, but one, who has not read the hundred part of what has been solidly written concerning this thing. As for my part, I shall answer him that saith so, presently and thus briefly. 1. That we may not properly say of money lent to Usury that is hired, because hiring and so setting and letting is lawful as being no where in Gods word prohibited, and condemned, but rather approved and by Gods Saints used, as it is to be seen, *Act. 28. 30.* how *Paul* hired a house.

But lending and putting out money to Usury is unlawful interdicted and condemned by the law of God and man.

1. By the Law of God, viz. *Deut. 23. 19. Exod. 22. 25. Luk. 25. 35, 36. Neh. 5. 10. Psal. 15. 5. Ezech. 18. 12, 13. and ch. 22. 12. Luke 6. 35.* And many more, which I shall bring to condemn Usury, where let it be noted, what blessed

* *Bolton* quoting such places, saith to his adversaries now against these many places condemning Usury, bring you so much as one to allow it: you are not able to bring one rightly understood: thus he, which words I also say to mine.

2. *By the † law of man*: where, tho I could be prolix to my hearts content, yet I will cite but one Act, which I did not quote yet, viz. *Queen † Elizabeth* which (tho some abuse it as making for Usury, because of ten in the 100, yet in truth it doth not so much as permit it, much less allow it) I say. 1. It doth not permit it, because it is an Act against Usury, and only restrains it.

2. *Much less allow it, calling it a sin, yea, and a detestable sin, and adding that all Usury is forbidden by the law of God.*

2. *I answer to his addition*, suppose a man hires a field worth 6 l. what matter is it whether he pay six pounds for the field, or for the money lent him, or, where is the oppression in the one more than in the other, or am I bound to lend him my money gratis, when I may my self buy the field with the money, and so let it out to hire? to this I answer thus,

1. It is a matter, whether I pay six pound for the field, or for the money lent; because the one is for lending, Usury I mean, which excludes men out of heaven, to use the very words of *Bishop Sanders*, according to *Psal. 15. 5.* and which hath been from time to time counted theft, yea worse then other theft, as saith that other great and famous *B. Downam*, whereas they that bestow their money in a field to buy it, and then received rent for it, were never counted theeves, nor can be, because they do the thing that lawful is, and commended too in the word of God, as the vertuous woman in the *Proverbs* will serve for the proof of it, for is she not commended for seeing a field and buying it, *Prov. 31. 16.* but where will yu find any man or woman in all the Bible commended for Usury, which is oppression, *Ezek. 22. 12.* There is the * oppression, and extortion enquired after by the Ch. saying, where

* Not only the law of God but also Lawgivers and Philosophers have utterly condemned Usury. *Bodin de Rep. l. 5. c. 2.*
 * *Bolt. in his Discourse.* * *Anno 12. Elizab. c. 8.* * *Bishop Sanders on Rom. 12. 8, 9.* * *Bishop Downam on Psal. 15. 5.*
 * Because he has greedily gained, as Usurers use to do. *Idem.*

is the oppression? so Nehem. 5. 7. you exact Usury. He tells us farther, am I bound to lend him my money freely when I myself may buy the field therewith and so put it to hire? whereto I answer also thus. O yes, the Champion must lend his money gratis freely: for so Christ will have it, as some render his words Luk. 6. 35. lend freely.

And because he goeth a step farther, telling us, that he might himself buy the field and put it out to hire, I ask him, and why will not you? seeing it is in your power to do so, and to keep your money as Peter said to Ananias, and bestow it your self, which is lawful? must we needs run and adventure upon things which are unlawful and prohibited, when we may safely employ our money by buying and purchasing, as the virtuous woman did? but I know where it sticks, when the Usurer lends his money he is sure of six in the 100. if he buy a field or living, lives may die, and then he is a looser, which he will not be if he buy Land that will not yield him six in the 100. he knoweth, for it is valued at five in the 100. and charges and taxes must be undergon, so that I have heard wise men say, that they can hardly make four at the 100. clear, which causeth the Usurer to put out his money to Usury rather, because then six in the 100. flows in without labour, without taxes, without charges, without repairs, and by this I suppose I have hit the Usurers right vein, which must be hit, if he shall be let blood duly and successively for the saving of his life and soul that he may not die as he is menaced, Ezek. 18. 12, 13.

But it should seem he has some Physicians about him, which speak him fair and put him in some good hopes, that without this blood letting he may live, and therefore he tells me, take reason from men that understand it.

And so brings against me again *Rivet*, and *Windelin*.

Whereunto I answer. And so let him take reason from men that understand it, as well as his men do, and it may be a little better.

For, 1. *Rivet* cometh in again with his *non videtur*, it seemeth not to be so: but not with Scripture, which is sure: and saith positively thou shalt not lend to thy brother upon Usury (whether it be to buy a farm or field by the contract of Emphytensis, or any other thing to receive for it so much money or Corn yearly) Deut. 23. 19. where note, that this word Emphytensis makes for me not a little, for it is for ever as the Doctors in the Civil Laws tells us, so as that a certain rent must be forever paid for it, whereas things rise and fall, and changes happen and may happen to the great detriment and

loss of the occupier, which notwithstanding the lender or Usurer which lendeth the money, which buyeth this field, or living, by the contract of * *Emphytensis* must and will be paid whether he grow backhanded or no his fix in the 100. which they count moderate Usury and profit.

2. As for Windelin, who also is of the same mind, that it is * all one to buy a farm for an 100 * Rixdollars, or to lend so much to another, and to receive so much yearly for it, I wonder how he can be so confident as to assert such a thing: Scripture he has not on his side, for that is against it, and so is reason: for what reason is there for it that the Usurer, who is loth to adventure his 100 Rixdollars by buying a farm for lives, which may die, or land, wherein he may be deceived, because of mortgages or other conveyances, will lend those 100 Rixdollars to another, who must adventure upon all hazards to pay him six in the 100. which is the general and usual pension by the borrower to be paid, whether he win or loose; is this Windelins *perinde est*?

Num. 59. 2. Now take reason from men that understand it, And, 1. From Lawyers. 2. Divines.

1. Lawyers, and

1. From Dr. Vulteijs, who

1. Maketh lending a * free contract, and setting and letting mercenary: See the † Margin

2. * Defineth location, and conduction, that is setting and letting and hiring thus, that it is a contract of consent, concerning a certain thing to be done, or used for a certain hire, which sheweth what a great difference this great *Civilian* puts between lending, which must be free, and location and conduction which is and may be mercenary.

2. From Dr. Frigius, who defines lending to be a contract, whereby a thing which is mine becomes thine, so as that the same thing, which consists in number weight and measure is

* *Emphytensis est contractus quo predium perpetuo fruendum alicui traditur, ut quam diu Domino pensionem, seu redditum canonem pro eo præstat, tamdiu neque hæredi eius auferre id liceat.* Doctor Frigius *Rudin. Instit.* p. 335. * Which is 4 s. 6. d.

* Dr. Vulteijs *De Contr. Adjunctis l. 1. c. 34.* † *Contractuum quidam sunt gratuiti, quidam mercenarii: Gratuiti sunt, mutuum, Commodatum, promutuum: Ceteri mercenarii, & in his alii magis alii minus, magis ut locatio, conductio, minus reliqui.* * *Idem c. 35.* * Doctor Frigius, p. 335. * Bishop Downham upon *Psalm.* 15,

not to be rendred: but that which is of the same nature, and quality, whereas in location and conduction, that is, in setting and letting, and giving, the same thing is rendred, as for example, the same horse, house, field.

2. He also maketh setting and letting mercenary, which lending is not, so that his definition of location is this, it is an obligation of consent for a certain thing to be done or used for hire.

2. *From four Divines.*

And, 2. Bishop Downam.

Usury is distinguished from lawful location, or letting to hire, which is the rather to be observed, because some imagine, that money and other things, which are lent upon Usury, may as well be let as other things; and what say you to this Champion? is not this your opinion? but hear what this great man saith, who understands reason as well as you, or your two Authors, but he goeth farther this my great Author, as thus:

1. They differ saith he in the Subjects, Usury is in those things which are spent in the use, and consist in quantity, standing in number, weight, and measure.

2. The subject of Usury are such things as have no fruitful use in themselves, but the gain raised by it is to be imputed to the industry and skill of the employer.

3. The use of things lent upon Usury cannot be severed from the property and dominion.

4. In Usury the borrower is bound not to restore the sum but so much in quantity, or full value in the same kind without diminution or impair.

Location is in such things as are not spent in the use, neither stand in number, weight, and measure.

The subjects of location have a fruitful use in themselves naturally.

In location the fruitful use may be severed and valued as land, houses, &c.

In location he that takes a thing to use is bound to restore the same particular, which for the most part is impaired and made worse.

* Bishop Downam upon *Psal.* 15.

5. In mutation the hazard wholly appertaineth to the borrower. For the very contract of mutation includeth in it an obligation, binding the borrower that he shall restore the full value thereof at the day appointed, &c.

In location the thing if it shall miscarry without the fault of the hirer, belongeth to the letter and not to the hirer, because it came for his hire, *Exod. 22. 14.*

Thus by Scripture he proveth it, whereas my Adversary hath no Scripture on his side.

2. From blessed Bolton,

Whose words I shall set down but in part, because Bishop Downham hath some of the same things, with him.

The 1. Difference between Usury and letting and letting (saith he, is this. The land hath a fruitful use in it self answerable to rent: both without mans help, as in Meadows, Pastures, Woods, Mines, &c. as also in arable grounds, where the rent is proportioned, according to the fruitfulness thereof. But money being spent in the use thereof, the gain that is raised thereby is not the * fruit of the money, but of his skill and industry that employes it, and therefore must needs be uncertain. So thou demandest thy gains out of the fruit of his pains and industry, not out of the fruit of the money, &c. let the Reader himself read the rest.

2. They often instance in the letting of an house, saying, why may not a man as well take ten in a 100. for a year, as well as 10 l. for an house in some great City, which cost him an 100. I answer, the use of the house is habitation; and tho it be kept tenantable, yet it groweth worse, and towards ruine in the more substantial materials. But in money its otherwise, &c. see the rest in his own book, p. 27.

3. A thing that is hired if it perish without the default of the hirer it perishes to the owner. 1. Because he is the owner, 2. Because it went for the hire according to the equity of Gods law, *Exod. 22. 15.* thus he also proveth what he saith by Scripture, which the opponents two Authors do not. After all this he concludes thus.

But if there were nothing else its more then sufficient, that letting Land to Tenants is not disallowed by Gods word, or any other learning in any time or Age. But lending for use is condemned by Gods book, and all other learning, and in all Ages, thus holy Bolton.

* See Fenton, also p. 93, 94, 95.

The 3. is holy * Greenham who saith, Recompence is to to be made, where the thing is the worse for using (as in Location) But mony is not the worse for lending, therefore nothing is to be taken for lending of it. † Geminianus also saith the same with these, in his Summe fol. 225. Now let the Reader judge and choose whom he will follow, the Ch. two Authors, or these whereof two give their opinion for law, and two being great and godly Divines, who together with the two commodating Legists understood reason as well as the Opponents two Authors; thus overmatched both by number and strength of reason, as their expressions shew it.

Nnm. 60. I should have differenced it also from commodating and society: But there is yet time for me to do it. And therefore I will begin with the first of these viz. *Commodating*, which is as || Civilians define it, a contract whereby he to whom a thing is freely granted to be used, is bound to return the self same thing, which is not *Usury*: as has been already offended and shewn.

And its* twofold.

1. Properly so called, whereby a thing is given for a certain use and end, to be used, after which end it is to be returned and not before.

2. *Precarium* or *precarie* is, which is given to a man to be returned whensoever the Commodator pleaseth.

And the difference between the two kinds of lending is, that when I lend such a thing as is not spent ordinarily with the first use, the thing lent remaining still my own, as a house, or horse, it is called commodation, but when it is spent as Corn, and Wine, and Mony, it is alienated, and such a contract is called mutuation, whereby the property of the thing lent passeth from one to another, even to him that borroweth it, and good reason why. For all such things are so principally made of God for one certain use (as bread to be eaten, wine to be drunken) so as that the use differs not from the thing it self; because they cannot dure any longer when they are once used, but streight are consumed, and become either another thing, or at least another mans goods: Inconsideration whereof he that lendeth me such things, by the lending looseth the very propriety of them; for else I should spend another mans goods to his

* Greenham alleadged by B. Bolton p. 27. † Geminianus l. 8. 1. 78. || § D. 13. C. 23. P. 2. Sent. 4.

* Differ Vult. jurispr. l. 1. c. 33.

injury; which is both against reason, and also against his will and intent: For as he would have me take the commodity of his Goods by using them: So would he not hinder himself therewithal. But if I should borrow a bushel of Wheat of another mans, and yet the same bushel of Wheat should still be his, I should either not use the Wheat at all in making bread thereof, or occupy it otherwise (and then it doth me no service) or else I should spend it being his, and thereby he should sustain farther loss than himself would agree to: For if I do spend another mans Goods by his consent, I am answerable unto him for them, no more than I should answer him his Oyle again, who should bid me throw it in the fire.

*Nuu. 61. 2 I come to Society, which * Civilians define thus. That it is a contract of consent concerning the having it by some in common*

And it is about either Things and Goods, or Doings.

1. *Things by one or all Partners to be looked after, and that both in gain and loss.*

And it lieth wholly in Negotiation, saith the Civil Law: And is two fold, First all Goods, and so is called general, or secondly some, and so is special.

2. *Doings in society, are pains, and the industry of partners.*

They have another distinction also, saying, that there is 1. an accidental 2. conventional.

But I desire to shew, as speedily as I may, how Usury and Society do differ.

*In the Contract of partnership, as a learned * Author writeth of it, a man, having perhaps no skill in Merchandize, commits a stock of money to another, being a Merchant or Tradesman (some name a Tucker) to the end, that he may employ the same in some lawful traffick, and covenants with him not only to be partner with him in a proportionable part of his gain, if it please God to make him a gainer, but also to partake with him in the loss which without his default he shall sustain. And here, altho there be expectation of gain, yet there is no Usury: For in partnership the property of the money is not transferred unto him that receiveth it, but remaineth in him which did deliver it, and at his hazard and peril it is employed; and therefore in partnership there is not so as much loan, and*

* *Institut. de Socier. l. 3. 26. 17. D. 2. 4. C. 37.*

† *B. Downam upon Psal. 15. 5.*

much less Usury: For, as † *Molinaus* averreth it in partnership the subject of Usury ceaseth, viz. loan, for in loan the property is transferred to the Borrower, and with the property and hazard; so that if the Principal miscarry, it miscarrieth to the Borrower: It is safe to the Lender by the very contract of mutuation or lending, wherein the Borrower secureth the Lender by such security as the Lender thinketh sufficient, whether it be his Word, Bill, or Bond, or Pawn or Surety for the repayment of the Principal. In this contract of partnership he that delivereth his mony to the other, doth not covenant absolutely for the restitution of his principal, much less for gain; but conditionally, according to the event or success of the Negotiation, covenanting as well to be partaker of the loss as of the gain; but the contract of the free lending binds the Borrower by an absolute covenant to restore the principal; and the contract of Usury binds the Borrower by an absolute covenant not only to repay the principal, but also to yeeld the overplus covenanted for.

So that whether there be a covenant or intent of gain by loan, whether it be in the first act of lending, or afterwards in forbearing, it is U S U R Y, saith that renowned Bishop, and contrarywise where the is neither a covenant, nor intent of gain in lending, or forbearing, there is no Usury; tho there be overplus or encrease received over and besides the Principal.

And this absolute Covenant (saith that renowned B.) is not an abuse besides the nature of this contract, as some have imagined, but as the absolute covenant of the restitution of the principal is included in the contract of mutuation, so the absolute covenant not only of repaying the principal, but also of paying Usury is included in the contract of actual, or, as they call it formal Usury: For if there be a covenant only in *eventum lucri*, to gain, if he gain, or have expectation of gain for loan, without any further covenant, but for the restitution of the principal, then is the former not formal Usury, tho it be mental, and actual in part, and the latter is but mental Usury and not then neither; if as on the one side there is a covenant of partaking gain, if there be gain; so on the other side, if there be a covenant of partaking loss, or as there is expectation of gain if the Borrower gain, so there be an unfeigned bearing part of the loss which the

* *In contractu Societatis cessat subiectum Usur.* ☞ *Molin.*

Borrower without his default shall sustain. For then the former is the contract of partnership, and the latter in respect of the outward act is the contract of lending, but in regard of the purpose of the heart, intending gain, where there is gain, and purposing to bear part of the loss where there is loss it is partnership.

Thus much concerning the difference, which is between Usury and Partnership.

Num 62. In the next place the Ch. examineth Usury's age.

Mr. Jelinger 5. How old is Usury? What generation and kindred hath it? For its Father, quoteth he, it hath the Devil, whose work it is, being Murder. Reply. Whether he that takes any thing above the principal from a person sufficient be a Murderer, will admit an use of Addubitation, that is, none at all. *Whereunto I answer.*

1. That, whereas here he jeereth me for mentioning * sometime such an use of Addubitation, I would have him know, that I have this Addubitation matter from that famous and serious man P. RAMUS, who died in the Parisian Massacre a glorious Martyr, and therefore is infinitely to be preferred before a Jeerer at godliness.

2. That I shall send him to renowned Calvin for an answer, saying upon 15. *Psal.* 5. verse, concerning Usury which in *Ezech.* 18. 12, 13. called Tarbit, encrease, that Cato did not without cause place committing of Usury very neer in the same degree with Murther. Now why and wherefore they both, Cato and Calvin do thus make Usury Murther, they will answer him at that great day, when both must be responsible for this name, which they have given to Usury, animating me thereby to call it so too.

But the Devil was a metaphorical Usurer from the beginning to Adam and Eve, saith Mr. Jelinger. Reply. Strange arguing! *My answer is, as strange as he makes it, † better and abler men than he use it,* who also if they were now alive would stop his mouth, which now he opens against them and it: As for me it is enough to me that I have || two such seconds on my side as Ambrose and Austin (which names he

* In my severally Printed Books. † With whom I could if I would joyn HUGO who attributeth to the Devil two Daughters, Avarice and Luxury besides Usury; in *Gloss in Testivet.* || But the two Authors by me cited may suffice.

conceals) who by all learned men will be preferred and be-
 loved before him, and all his.

And I hope that these holy Fathers may very well make
 the Devil a metaphorical Usurer, as the descendants of Usury
 make that * metaphorical Usury in *Matt. 25*. Usury properly
 so called, quite contrary to Christs meaning, who called the
 well imploying of gifts and parts, and the spiritual gain gotten
 thereby *Usury*, as being like it. Where let the Reader
 give me leave by the by, to mention what a famous † Pred-
 cher in Print doth say concerning the metaphorical Usury *viz.*
Because this text (Thou ought to have put out my money to the
Exchangers, otherwise Table-mates, Campfires or Usurers, as
some render the word, and then at my coming I should have re-
ceived mine own with U S U R Y) has been urged by some to
 prove the lawfulness of Usury, and that I have so opportune-
 ly met with this sin, so frequently practiced, so seldom
 preacht against; nay some that should tell *Juda* of his faults,
 and *Israel* of his transgression, *Esa. 5. 8. 1.* are such as the
 Prophet speaketh of, where the Prophet is very bitter against
 men looking after their own wages, every one for his own ad-
 vantage, and for his own purpose, are practisers thereof
 themselves, so I shall not go far beyond the limits of the
 text, if I a little prosecute this sin. Thus learned Mr.
Turner with whom my opponent must bear, if he hit him
 for one.

As for his saying, *Scriptura symbolica non est argumentum*,
 we that are against Usury do not deny it, but use it as well
 as he, in the interpreting of *Matt. 25. 27.* as even now
 it was shewn, so that he might have forbore to bring in
 || Christ as a metaphorical Usurer; only let me add that
 the Arabick renders that expression with Usury *cum lucro suo*
with its gain, not Usury,

As for the Mother and Sisters and Daughters, he counts it
 but froth of uncharitableness, and not worth spending time
 and Paper in, &c. but I would have him know that it is
 such froth (if I must needs call it as he calls it) as has been
 made use of by better men then himself, *viz. R. Turner* a
 late Writer and * *St. Basil*, an ancient one, who maketh

* The Usury here in the text is taken metaphorically, as Aquinas observes, for spiritual thriftiness and the increase of spiritual gifts and graces 2. 2. q. 78. a. 1. † *Translators.*

|| Mr. Turner upon *Matt. 25. 27.*

To say walsheas, the only * Fathers of Usury, *St. Augustine and Ambrose the devil, and BORROWERS the only * MOTHERS*, to bring forth this unnatural brood of Vipers, which eat through the entrails of their Mother, for so doth the borrower bring forth Usury to the Usurer, to the destruction of himself and family, saith my last Author.

Let my Adversary now disprove and check this great and holy Father, if he think it to be his best way, for using such a frothy comparison, and so others; to me it is enough, that I have such a Kingly father on my side, in this thing to free me from frothiness: and whether it be for my purpose, what I say, let these same holy men be consulted with, who agree with me in Usuries definition. *But he mislikes Usuries Sisters also*, Mrs. GREEDY especially: For so he adds, only a word to what he saith concerning Greedy, telling her Sister Usury still, we must not let our money lie idle.

Reply. I wonder how he finds Greediness in the inquiry itself, wherein there may be so much charitableness unto others, &c.

Whereunto I answer, 1. That I find this greediness in Gods own word: Ezek. 22. 21. Thou hast taken Usury, and encrease, and hast greedily gained, &c. see the place.

And I find it in those Authors, who make the Usurer a greedy Dog, as * *Basil*, yea, worse an old Dog, as Mr. *Trap*.

Num. 63. 2. And whereas he tells so much of the good, which the Usurer doth by his lending to such as redeem estates and purchase and buying for their families seasonably, &c. I will cite such learned and famous Authors, as will tell him the quite contrary, &c.

1. *Plutarch who compareth Usurers to Vultures, and Ravens, who pick out the guts of a mans belly.*

2. *Coelius Secundus, who calls Usury a deadly and contagious Ague.*

* *Powel maketh the devil the chief, and principal cause of Usury.* * *As Wit. in his Commonwealth, p. 291: makes covetousness Usuries Mother.* * *Accounting it doubtless but*

froth, tho other Writers as well as my self, and famous Smith by name, who saith, that bribery and simony are her Sisters, goodly Sisters indeed. *Smith in his. 1. Serm. p. 73.* * *Basil in Pl. 15.* * *Mr. Trap in Prov. 28.* * *Plut. l. de non faterando.* * *Calius secundum lect. Antiq. l. 12. c. 20.*

3. B. Jewel who, * defines Usury as has been declared, tells us that Usury undoth households, draweth dry hundreds, yea, thousands of people, and is the utter destruction of infinite families.

Thus B. Jewel; now let the Ch. shake his boasts of the great good, which Usurers do, some good they may do sometimes, but that is not their chief aim, but their own gain, and enriching of themselves, whether the borrower win or loose, which caused Leo the Great to say, what event soever betide the borrower, gain he or gain he not, the course of lending upon Usury is, EVIL and UNGODLY.

3. And seeing the Champion doth ask me, whether I let my money lie idle by me, or whether I do well in so doing, &c.

I answer, that as my case stands now, I cannot have money lie idle by me, livings being brought so low by these dead times, but when I had any, I bestowed it in means, which now must maintain me and mine, and which is lawful. But, I perceive that the Champion is most of all displeased with and about Usuries two Daughters LOW and WOE; because he feareth that they will be chargeable unto him, charging him still, the one being able to bring a man low indeed: and the other crying continually, even day and night within; woe, woe, woe, to him that lendeth his money upon Usury, and encrease: For he shall die, die, die to all eternity, and his blood shall be upon him, Ezek. 18. 12.

His great dislike he discovereth two ways.

1. Mr. Jelsing, p. 19. Tells us, that in Lev. 25. 37. and Deut. 23. 19. over brother and money there is an accept put, which shews that, as Hebreicians say, the word must be sung with a low voice, because Usury afflicts and brings low.

Num. 65. Reply, to one that contended about a word 'twas replied, that Casars fortune did not depend thereon, whatsoever this punctuation or accent be, I hope that the souls eternal salvation doth not depend upon Criticisms, &c.

Whereunto I answer, that I do not by mentioning this, colligate or place mans eternal salvation in a dependance upon criticisms, but only make use of criticisms, as other divines also do, who have Written whole Books, which they call Criticks, and which may serve to illustrate things, which appertain to life and salvation: where let it be remembered what the

* B. Jewel: *Serm. in Thel.* 46. * Leo i *Serm.* 6 de jejuni.
to. Menfis, c. 3.

Hebrew Rabbies write concerning accents, as I quote them in my Usurer cast, p. 6.

2. He adds to shew his dislike and to disprove me I confess, 'that it is the first time, that ever I heard, or read, that these books were marked out to be sung.

Whereunto I answer, that this very thing will disgrace him, more than any thing he wrote yet, for thus it is.

By this he bewrayeth his shameful and gross ignorance, even in Grammar principles, tho he be a Schoolmaster.

Hebrew Grammar principles, I mean, amongst which there is one (as the greatest of Hebreicians * Buxtorf my old friend and instructor has it, in his Grammatical treasure,) *apud accentuum triplex est; primus designat musicam sive rationem cantus apud Judeos, qui textum Biblicum non legunt sed cantillant, That is, there is a threefold use of accents: the first designates musick or the manner of singing among the Jews, who do not read but * sing the Bible text,* mark, he doth not say, that they sing the *Psalms*, but the text of the Bible, and so this book also.

So that, if this great Hebreician were now alive, I should advise him to leave his teaching of his Schollars to Write, and to travel to the University of Basil, where I have been and taken this great mans advise about the Hebrew, and to learn of the same famous Hebreician the Hebrew a little better, that he may write of Hebrew better himself than here he doth, to his foul disgrace I write it.

Num. 66. I should have said something concerning *Cesar's* fortune by him mentioned, but that will and does come elsewhere to his confusion.

Chap. 5. He is considering, saith the Champion, what reach *Usury* has; and he grants it reaches very high over all the World. For

1. || The Jews who are scattered over the world are great Usurers.

2. Particularly it reacheth * to some great Scholars, as *Seneca*, and to some learned men in the Church in *Chrysostom's* time.

2. Some Princes and great Lords in *Germany* do espouse it, some whereof were well served in the *German* wars when they † lost their *Usury* mony.

* Buxtorf. in suo *Thesauro Grammat.* l. i. c. 5. p. 33. † I have heard them do so my self in their *Synagogues*. || Where he leaves out *Worms, Asia, Italy, Germany.* * By *Spinola* the *Spanish* general.

Reply, What remarkable providence or wonder was it, if they smarted by those Wars, under which the Country groaned, and he adds: that at such times the good and bad are commonly involved under one common lot, or rather the former smart most, mark, the good smart most, speaking thus favourably of the Usurers by me mentioned: For Usurers will take one the others part: where before I go further, I must do right to *Seneca*, whom I fear I have injured, quoting the words of *Reynolds* concerning him, that he was the greatest Usurer that ever he read of: For since that time, I met with such passages of the said *Seneca* formerly cited, which will evince the contrary, and because he was one of the stoicks, which were so exceeding strict, as that they would speak most bitterly against all sorts of vices; and lastly, because divers Fathers, as * *Tertullian*, *Austin*, and *Jerome* write, that he was converted by *Paul*, and did for two years before his death withdraw himself from Rome to his Country house for his souls good. As for *Tacitus*, who saith, that, dying he called upon *Jupiter*, to that I answer, 1. That *Tacitus*, as it is observed in him, Writes many lies, 2. That some excuse him saying, that his words were misprinted, naming *Jovem* for *Jesum*.

Num. 67. Mr. *Jelinger*, it reaches also many great * professors of Godliness.

Reply, And yet all these censured by him to damnation too, without a particular repentance if they took but a mite above the principal.

Whereunto I answer, that I never pressed the taking of a mite as he has often charged me, for I do not think, that any ever took or gave a mite. Only I quoted others, very learned men, who use that expression to shew that whatsoever is taken above the principal by a compact explicate or implicate is Usury.

Num. 68. 2. That some such professors may profess that they knew God, and deny him in their deeds, as those in Tit. 1. 16. He adds, Mr. *Jelinger*. I hear that some such are lately departed this life, and have left behind them their money lent upon Usury for their posterity. O sad! sad! for they have plunged thereby their poor Children into the same gulf of the damnable sin of Usury.

Num. 69. *Reply*. They are more beholding to him for his pity than for his charity: and why so sad? if according to his now casuistical divinity they do but ask forgiveness of the parties concerned, all is well.

* That very ancient Father, who lived near to the Apostles time

Answer. 1. That my casuistical divinity concerning forgiveness of restitution to be made is not now, as he maketh it, nor mine only; for I shall hereafter bring mine Authors for it, which are old and able enough to answer him, and to maintain what they and I assert in this matter, the Doctors which write upon the Caponical law especially.

2. That other grave, learned, and godly Divines also have their most pitiful and lamentable expressions concerning Usurers, and their Children that imitate their Parents, whom I mean cursing one another in Hell: The words of one of them at present shall suffice.

In HELL, saith Mr. * Smith (who also defineth Usury as it is in the margin) the Usurer shall cry to his Children; *You were the cause of these torments: For lest you should be poor, I was an Usurer, and robbed others to leave riches to you; to whom the Children shall reply again (in hell) Nay cursed be you † Father: For you were the cause of our torments, for if you had not left us other mens goods, we had not kept other mens goods. I add, and we had not been Usurers too, if you had not put out your money upon Usury for us to take up the same trade, and to do, as you did, and therefore I may well say again, O sad! sad!*

After all this the Champion cometh to examine my Reasons. Mr. Jelinger. What Reasons has this Doctrine?

Now we come to try his strength, and indeed he needs to have good Supporters to bear up such assertions as he has laid down. *Ans.* I need not fear that I shall want supporters, I have at least thirty Arguments and Reasons more to come.

Mr. Jelinger. 1. Reason because this Usury, which is here created on is prohibited in both Testaments.

1. In the old, 2. in the new.

1. In the old, *Exod. 22. 25. Lev. 25. 35, 37. Deut. 23. 19.* Reply. 1. To these in general: It will be hard to prove his definition of Usury condemned by him from these or any other text in the old Testament.

Wherunto I answer.

1. That it will be no more hard for me to prove what I

* *Non inducit liberam remissionem Joh. Baptista in Jus Can. † Mr. Smith, like Doctor Williams formerly cited in his second Sermon upon Usury. || Idem ibid. Usury is that gain, given by lending for the use of the thing lent, covenanting before with the Borrower to receive more than was borrowed.* * *Thou were a great Professor.*

say, that this Usury, which here I treat of, is condemned in both Testaments and first in the old, then it has been for others before me,

Whole Councils have said the same. And

1. *The Council of Nice* has these words, because many Clergy men * following after filthy lucre out of covetousness, have forgotten the divine *Precept*, which saith *Psal. 15. 5. he that hath not put his money to Usury, turn Usurers, &c.* Mark, they call *David's* words a Divine *Precept*, which forbids Usury

2. So that great Council of *Paris* sets down this dreadful sentence: Among many and innumerable evils, whereby God is highly offended, there is extant one especially most execrable, and to God a detestable kind of Covetousness, whereby without doubt he is highly provoked to anger, because thereby men insult over his precepts, mark, *Precepts* and arguments of damnation are prepared, in that some Clergy-men, mark, Clergy-men, and some Laicks (note that too, because that some say that Ministers only are forbidden to become Usurers) take such most filthy gain &c. forgetting that *P R E C E P T*, which saith *Thou shalt, not give thy money to Usury, nor exact any increase for thy fruits &c.* (mark, nothing above the principal) Any *Increase* as it is in *Ezech. 18. 8.* And again in another Chapter saith the same Council: For the Lord doth most horribly and minaciously prohibit Usury both in his *Legal* and *Prophetical Oracles &c.* And lest men should think, that they speak against oppressive Usury; they cite *St. Jerom.* defining Usury thus: some think that Usury is committed only in money, which the Scripture, mark, Scripture foreseeing, takes off all that, which is over and above the principal, that thou takest no more then thou gavest or lendest. Lo, how this holy Council conspires against thee, O Usurer, and brings in Gods Word to condemn thee, as more fully yet it will appear by that which they say farther.

Of Usury not to be committed, &c. we have left us the *Oracles of Both Testaments* (just as I say, so say they, so that I am not alone) and the sayings of the Holy Fathers, which say, that they which follow after Usury shall not live nor dwell in the holy Hill, but rather because they have not been merciful, shall be punished, with that purple and covetous *Dives*; and

* Council. Nic. c. 18. † Here let those many Clergy-men, and Ministers, which now are Usurers also, ponder these words of this holy Council, || Council. Paris. l. 1. c. 53.

so ends that holy Council thus tragically, so sad a Tragedy concerning Usury, and Usurers.

And therefore how darcest thou, being a Minister, who above all men shouldest not be an Usurer by this same Councils prohibition, live in this execrable sin of Usury, as it calls it, and thou also that art a private Christian, how canst thou read those words without trembling? me thinks thy knees like *Bellhazers Dan. 5.* should smite one against another, and thy guilty heart should ake within thee, when thou perusest such dreadful expressions, uttered and thundred out, not by a despicable Minister, nor any other simple person, but so many Godly Fathers, and learned men against thee from the holy scriptures. But this is not all: For not only these ancient Councils and Divines, but latter ones also, and even an whole University of learned men, I mean, that already mentioned of *Wittenberg*, saith the same.

Whereas Usurers are not only by a positive Law, but also by both *Old and also New Testament*, as in themselves unlawful, are forbidden of God *&c.*

And then: But these are Usurers, whosoever by a compact take five in the hundred *&c.* I cut short because I made use of this determination above already.

Blessed *Bolton* * I shall quote last, tho he be not the least, his words are, *But let us come to Scriptures, and dave you indeed M. S. stand to that tryal of that pure and heavenly touch-stone? Answerably whereunto I say to my Adversary so too; and dare you stand indeed to that same most sure and heavenly touch-stone?*

Consider then these places, with the same holy Authors, even as I do also;

Exod. 22. 25. Lev. 25. 36. Deut. 23. 19. Ps. 15. 5. Ezek. 18. 13. 7. and 22. 13. Prov. 10. 8. whereunto I now add, Nebem. 5. 10. I pray you let us leave of this † Usury. Now M. S. against these many places condemning Usury bring you so much as one to allow it. || How do you like this Champion?

Num. 71. Secondly The Ch. replyeth, that these texts

* Where note that in the Hebrew Usury is not called *לִוְיָהּ* biting but *מַשְׁחָה* a burden as indeed it is, to cut off that cavil that only biting Usury is forbidden in Scripture, and that the Defendants of Usury say, that by *Mashah* moderate Usury is signified which also they hold to be allowed. B. D. P. 97. contrary to this Scripture.

† *Bolton* speaks it, not I.

for bid lending to the poor only upon Use either explicitly or implicitly.

Answer, No such matter : for 1. *Deut.* 23. 19. forbids lending upon Usury to a brother, and so to the ^{*} rich, as well as the poor, because both are brethren ; so *B. Jewel* expounds the place, and before him that most learned and most ancient Father † *Clemens Alexandrinus*, saying, The Law forbids to lend upon Usury to your brother, under the name of brother, comprehending not him only which was born of the same Parents, but also who was of the same Tribe, † and of the same opinion ; and partakers of the same Word : Now whom shall a man believe in the expression of the name brother ? this Novice ? or these far more abler Divines which I have cited ? Let the Reader judge ; considering withal how in the Chaldee there Usury is not called *WJ* but *WJD* a burden, or oblivion as indeed it is.

2. Not only in *Deut.* but also in *Psal.* 15. 5. and *Ezech.* 18. 12. 13. The poor are left out of purpose to prevent mistakes, as if only to the poor we were not to lend upon Usury.

3. If the law of Usury did only forbid men to lend to the poor upon Usury, and allow such lending to the rich, who will lend to poor decayed trades-men and others ? so that such a law so to be understood would have proved to the hurt and ruin of such poor decayed persons :

3. He saith this law was *political*, and the Jews intrest was peculiarly heeded in it &c.

4. Soon said, but not so soon proved ; I have on my side (besides Scripture, which makes it moral, reckning Usury still among the sins which are committed against the moral law, as *Pf.* 15. 3. 5. *Ezech.* 18. 11, 12, 13. and *Ch.* 22. 9. 10. 11. 12.) at least two most ancient, most renowned, most learned Fathers, Authors and Writers, who assert and prove it to be moral and not political. viz.

Origen. Clemens Alexandrine, Gregory Nyssene, St. Basil

* *B. Jewel. † Clemens Alex. From* 1. 2. *formerly alleaged also. To both these may two more be added* 1. *Dr. Taylor, who in his progr. of Saints p. 96. saith about the poor, thus : Men are deceived in their distinctions ; for God doth not distinguish in the case of Usury between Rich and Poor in Israel, but between Canaanites and Israelites. The word poor in EXO. 22. 25. doth not restrain the law, but is set down for example.*

St. Chris. St. Austin, St. Jerome, Tho. Aquinas, Dionysius Carthus, Gabriel, Biel, Lyra, Raynerus, Luther, Melancton, Brechtius, Musculus, Chemnitius, Aretius, Hemingius, Wiganus, Zegeidius, Molanus, Vignerus Wolvius, enough for the present.

Mr. Jelinger. 2. It is forbidden in the new Testament, Luke 6. 35. lend freely, hoping for nothing again.

Num. 72. Reply. There are several interpretations of this, that to me carry a greater probability, than that he pleads for: but if taken in his sense, I shall proove it will not reach the sense he driveth at; that is, to a prohibition of all Usury &c.

He driveth at 1. to a prohibition of all Usury &c.

Whereunto I Answer, I know it well enough that there are several senses given of this place by several Authors: which notwithstanding in every sense they command the duty of free lending, saith famous * Bishop Downam, whereby it followeth, that all Usury properly so called is thereby forbidden, which I drive at, and shall demonstrate more and more before I have done.

But 1. If this text be understood of a free gift, saith the Ch. it quite spoils his market, and overthroweth his definition; and so there be those that understand those words without any wresting of them: and here he brings in the old translation, *Lend freely*, which maketh altogether for me, and *Psal. 37. 21.* which I do not deny, and then cites *Jeremiah Taylor*, the learned Casuist, whose words are, give, looking for nothing again, and *Deodate*, interpreting the words of a perpetual giving, and after him *Rivet*, affirming that Christ doth not immediately here speak of Usury &c. and *Spanhemius*, asserting the same of giving, all which quotations the inquisitive Reader may read over himself (because they are too large to be inserted) if my Adversary print them, or in his written papers, which he hath sent abroad, giving out far and near, that he hath confuted me. But my Answers for my self herein are these.

1. Answer. That he may well say thus doubtfully, by way of if; if this Text be understood of a free gift, viz. generally, because there are more that deny it than there are which assert it, as it will be made to appear.

Num. 73. 4. He names for himself, Taylor, Deodate, Rivet, Spanhemius.

1. Taylor. Whom to answer I shall commit † Doctor

* B. Downam in *Psal. 15.* † Doctor Taylor in his *progr. of Saints* p. 56. with Bishop Taylor.

Taylor with B. Taylor, saying, in my behalf as much against Usury as a man can say, as namely, *Men deceive themselves in their distinctions in case of Usury. And yet farther, if learned men allow that Usury, which is commonly practised, I oppose the word of God against them, and 2. A far greater number of late learned men, besides Fathers and School-men who do not. 3. if those Divines be Usurers themselves, then no wonder.* This by the by, to shew how much this great man is my friend in writing against Usury, as contrary to this place in hand.

2. To answer the words cited against me, I must needs confess that they are not to be disliked by a charitable giver, but that they cross lending I cannot see at all.

2. Deodate is another, which he quoteth against me, a man whose memory is precious to me, because I have heard him usually both preach and read his Divinity Lectures at Geneva, when I mansioned in that Academy, and know what a Godly life he did live, but why he should oppose him against me I wonder, seeing he requireth no other thing, but that we should lend with intent to loose whatsoever we lend, if our Neighbours wants do require it, &c. which no good man can mistake, yea, which I and my friends require also.

3. As for my ancient friend Rivet, he also doth not much cross me: For I shall easily grant, that as he saith, Christ doth not immediately forbid Usury by this Scripture; but I add that consequently he doth, as Beza also, who is greater than Rivet, doth averr the same, as I have formerly shewn.

4. So my dear Cousin Spanhemius and I do not disagree so much as the Ch. pretends: For he doth not say that Usury is not to be understood in that place; but that Christ in and by that place would have us to erogate our money to the poor, when they need it, even them from whom we can have no hope to receive either gain or principal; which sheweth that he understands Christ's words of lending properly so called, and not of giving properly so called. For when a thing is properly given, there can be no looking for either gain or principal: and besides, if my Cousin Spanhemius should confound one with the other as to make lending giving, and giving lending; he cannot evince it by an unundeniable demonstration, that Christ meaneth Alms giving.

Lastly. Whatever his meaning then was, he is now on my side.

* We must lend not only freely without gain, but also, tho it be to the loss of the money lent. Powel p. 4.

As for that place in the *Prov.* 19. 17. it doth not prove it, because that speaks of a metaphorical lending; and Christ's words of that which is proper.

Num. 74. But what doth Mr. Jelinger say against this interpretation, saith the Ch.

Mr. *Jelinger*. It cannot be understood of giving, because giving to the poor is spoken of there distinctly from lending by Christ, who would not use a tautology.

Reply. And yet he can bring in God speaking a tautology within six lines after this passage. But by his leave it is no tautology; For what more common in Scripture than for the same thing to be laid out in various expressions &c. Here is the whole, that he hath to say to weaken that solid interpretation, or strengthen his own, what force or cogency it is; let it be considered.

Answer.

1. Do I bring in God as speaking a tautology? because I say he would not use a tautology? Here let the Reader judge in which of the six lines I say it.

2. I would have him know that this is not the whole that I have to say to weaken his Interpretation.

For 1. It cannot be that by lending must be understood giving, because lending is another thing, distinct from giving: For lending is a real contract whereby we deliver a thing consisting in quantity, so as that he which receives it is to return it in kind and not in its species.

So * *Civilians* define it.

And it is twofold. 1. *vera*, true. 2. *quasi*, as it were.

1. *True*, which is in the beginning by and by perfected by the tradition and reception of a thing.

2. *The other*, tho at first it was not, yet afterward is introduced, and that *two ways*. Either by man, or by law, so the law sets it forth.

But giving is when a man bestoweth a thing upon another, with this intent, that he would presently have it become his that doth receive it, and never in any wise to be returned again to himself (whereas money lent is to be returned)

* *Dr. Vulceus in sua Jurispr. l. i. c. 31. And Paulus that great Lawyer writes the same.*

That we lend with a purpose to receive idem genus, the same in kind. For if we receive again another thing, as Wine for Wheat, it is not mutuum or lending, saith he.

So * Donariff the Lawyer defines it, where it will concern me to occur two objections.

The 1. Objection is, that some of my own friends call lending giving, as Dr. S. and others, which I answer thus.

I know some do, but they call it giving to loan to difference it from other giving; the one being a giving for a time, as for a half year or so, the other a perpetual to use my Adversaries own word.

Num. 75. To make this alittle more plain, I will add two things.

1. That the Lender can do no other then so give away what he lends, and that is to say, to make it his for a time to whom he lends it, as for that cause its also called in latin

† *mutuum*, because of *mine* it becomes *thine*, the reason is because if it should not be his, but he should be forced to render the same mony in kind, and in the very same pieces which he has received, he cannot use it at all, seeing that by using it, he changes it, and puts it away from him: which has caused one to say, that when mony is delivered to be used by a man, its not possible that the Deliverer should remain still Lord and Owner of the said self same mony.

2. That the Lender will no other but give it, that is, alienate it, and make it his to whom its lent, because else the danger of loosing would be his; and this is the greatest ground of Usury saith he, in that men will not hazard at all their principal sum of mony (otherwise perchance they might have more gain, and that lawfully too, in the trade of merchandising, either by themselves or in fellowship together with others) but whiles they will by all means be sure of their principal, and will adventure nothing; they are doubtless of this mind, not to have it lost, and perish from them; but will have it made his own mony who borroweth it, (and so to give it, as it were, making it a *mutuum quasi*, as Civilians call a kind of lending, as I said even now) and to have him Debtor not of the very same again, but so much in quantity, so as that Usurers mony is still safe and cannot perish in that respect; For no general quantity doth ever perish, but only the particular things, which are within some

* Donariff. F. de donationibus et Donot F. de Reg. Jur. and it is twofold 1. *mortis causa*, for deaths sake. 2. *inter vivos* among the living. Dr. Fregius in suo pedagogo p. 226,

† *Mutuum quasi de meo tuum*.

Sic Calepinus. *Mutuum dicitur ab eo quod de meo tuum sit*.

certain place, or circumstance; and has not my Adversary well gotten by his giving?

Num. 76. The second Objection is, that the Scripture it self calls lending for gain giving in several places, as namely, *Lev. 25. 27.* Thou shalt not give him thy money to Usury, and *Pf. 15. 5.* He that giveth not his money to Usury, as some translations have it: and *Ezek. 18. 13.* Has given forth upon Usury.

Whereunto I answer first, we must not be so simple as to gather from thence that the Usurer practiseth the contract of giving properly so called, for as much as he intendeth for the return of every 100 *l.* and for six over and above: So that the Prophet *Ezekiel* notably addeth to giving taking, even taking of encrease, which sheweth what a **GIVING** is meant, *viz.* such as carrieth taking again with it, and a returning again of the principal with an encrease, whereas in giving properly so called there is no returning.

2. I answer, that as the Opponent brings his four Authors, as making against me and being for him in the sense of **GIVING**, so I shall adduce more then four as able Divines as any of his, which really are for me (whereas his do but seem to be so) And, 1. *Powel*, in that *Christ* saith, **LEND**, he bids not to give but he would have the principal restored.

2. A learned professor of *Losanha*, called *Aretius*, whose words are these upon *Luke 6. 35.* which sentence all do not take aright, for there are which judge that the very principal is not to be recalled for, nor to be expected (which implyeth **GIVING**) whose sentence I do not approve.

For of gratuitous beneficence *Christ* had spoken before, *sed quod max additur Samaritanis*, that he by and by adds lend, he speaks not of the same species now, but expressly of loan whether the principal be to be recalled, or not to be hoped for, it is not now lending, and *Christ* should not speak **RIGHT** (mark what he saith) lend, hoping for nothing from thence, but that should cheartully be granted to him, without hoping for any gain counting it sufficient for thee to receive the principal in its proper time and place, &c. Thus *Aretius*. [Unless some intervening cases require it to be otherwise as has been formerly shewn] which exegetically I add.

* *Aretius probl. Theolog. loc. 50, p. 627.* With *Aretius* I may joyn *Powel* against giving upon *Luk. 6. 34.* If you lend to them of whom ye hope to receive, supple non sortem, supply, not the principal, else it would be a gift, not a loan.

2. And doth not Saint *Jerome* render Christs saying, *Dauiſeſai*, in the same sense lend, not give, in his old version?

3. So all manner of Translations do they not so too, as namely.

1. *The Ethiopick, lend, not give.*

2. *The Persick, lend, not give.*

3. *The Syriack, lend, not give.*

4. *The Dutch. Leihel, not give.*

5. *The French also.*

6. *The English, lend, not give.*

4. I add, the famous Author of the brief Treatise of Usury, who not only useth the same version *lend*, but also tells us, that to lend is to deliver presently to another man such stuff as is spent with the first natural and proper use thereof with a bond to have him repay so much and so good again. And thus the Greeks, and the Latines, the Jews, the Philosophers, the Lawyers, the Divines and generally all the Heathens and Christians take that to be the nature and true definition or description of loan: So that by this his saying he makes it to appear that lending here required is not giving, because in giving is nothing repay'd

5. With this Author I joyn *Gratian*, saying, that in lending I say *do, ut des, do ut farias*, I give thee that thou mayest give me, or I give thee that thou mayest do to me that, which is not so in perpetual giving: So that I wonder, when I consider what this Author and others write of Lending, how they can say that giving by Christ is meant.

4. And yet I have more to say: *viz.* That other places also of holy writ do evince it, that lending and not a perpetual giving away is meant by Christ, as namely

1. *Luke 6. 30.* And then *verse 35.* where Christ distinctly speaketh of giving first *v. 30.* and then of lending next, which sheweth what he meant when he said and lend, not

* And Doctor *Vultius* the Lawyer whose *juris prudentiam* I have extracted and learned by heart, I cannot omit here, who, to avoid this mistake of giving, has changed the name *mutui datum*, into *mutuation* l. 1. c. 31. And *Phil. Melancthon* I must needs superadd in the Margin too, to second *Aretius*. Christ saith *Luk. 6. 35.* lend, looking for nothing again thereby, which saying should not be so perverted, or foolishly understood. Nor that one might reason thereby that the principal should not be rendred: For then it would be giving and not lending, in his Annot. upon *Matth.*

lend

lend, but *and* lend, requiring somewhat more besides giving: viz. lending also. 2. v. 34. Where lending is twice mentioned, from whence I gather, that lending and not giving is to be understood *verse* 35. also, as answering the lending of sinners, only with this difference, that in lending we must not expect any thing from thence, as they do.

3. *Deut.* 15, 8, 10, 11. If there be among you a poor man, that is one that is decayed, not a begger, of one of thy brethren, (by an high passage) &c. Thou shalt surely lend to him sufficient for his need, in that which he needeth. There is lending (and no giving) and lending requireth restoring, and that, as Authors say, after the seventh year, because else it would be a meer donation, saith *Lyra*, which cannot be granted in so great a plenty after the seventh year: But then after this lending in cometh *Giving* v. 10. *Thou shalt verily give him*, and thine heart shall not be grieved when thou givest unto him. Where note that giving is mentioned twice in English, and three times in Hebrew, and that with a daghesh fort, to enforce the Notableness of it.

4. *Matt.* 5. 42. Give unto him that asketh thee, and from that would borrow of thee turn thou not away: Where AND comes in again, distinguishing giving from lending, and requiring both, just in the same manner, as in *Luke* 6. 34, 35.

Num. 77. 2. But there is another interpretation of this text, saith the Ch. which serves not his turn any more than the former. v. 34. If you lend to them of whom you hope to receive, what thanks have yee; for sinners also lend to sinners to receive as much again. This is not to be understood of increase or Use, but the like kindness again. *Ja* *isa* *aqualia*, as suppose they should lend a horse to their Neighbour from whom they expected to be befriended in the like kind, and so instances in a sum of mony. Thus to do was lawful enough, yet Christ thinks it not enough for his Disciples; they are to lend not only to such as will lend to them again, but also to the poor and necessitous, yea, to their enemies if straitned and pinched, from whom there was little ground to expect an equal favour again, and here he quotes *Grotius*, *Janſanius*, *Zanchie*, and the *Æthiopick* version.

For answer whereunto I say,

1. That the Ch. is much mistaken in this, that he saith,

* *Tantundem quantum dedit, ut patet ex ſeq.* that is so much as was given or lent as the words following shew. *Piscator. in Loc.*

that

that this interpretation serves not my turn more than the former, v. 39. For this very verse maketh altogether for me; For sinners therein are so just, that they will lend without Usury, desiring nothing but their own again, *τ'α'ισα* that is, * the like sum, as † Divines expound that expression, out of which place saith a most learned Author, we that bear the Livery of Christs name, and have undertaken an holy profession, may learn how we ought to lend unto our needy brother, and whether we ought to take Usury of him or no. (The *Perfick* leaves out *τ'α'ισα* but who can like it? This by the way.)

So another, † *The Gospel makes these sinners (Usurers) worse than other sinners, when it saith sinners lend to sinners, to receive as much again, but these to receive more:*

And how it makes for me besides, by the word LEND not give, I have formerly shewn; so that I cannot by any means mislike this 34. verse.

2. Both he and *Grotius* are mightily mistaken in a horse by confounding || commodating with lending: and the same horse minds me of a certain sort of Usurers, which call Usury horse mony, by the name of a beast, answerably whereunto these two men cloak Usury by the name of a horse, making that lending properly so called, which is not but commodating.

3. As for the same *Grotius* his saying, that the Usury Question doth not properly belong to this place, I do not weigh much, because he is not only an erroneus Writer, but also confesseth against himself, that by most of the ancient Fathers the matter of Usury is handled and spoken against by them upon the said place; as learned *Pool* also treats of Usury at large upon the same, and sets down Usury, as meant in the very first place; where let the Reader choose whether he will stick to the Ch. and his *Grotius*, or to *Pool* and all or

* For in mutation we do not look to receive the same particular again, as in commodation, but *τ'α'ισα* so much equivalent thereunto B. Downam. p. 228. † Powel. p. 50. || Trap. upon Prov. 28. p. 328. * Luke 6. 35. † Which is when a man lendeth something and looketh to have the same again in his own individual property; as if I lend a horse, I look to have the same horse again, and not another: Whereas Mutation is, when a man lendeth any thing and looketh but to have his own again in the same kind. Powel 10. 11.

most of the holy Fathers, besides our * cheifest Protestant Authors, who prove Usuries unlawfulness by *Luke 6. 35.* As for *Janſenius* I do not see why he should be brought against me, so *Zanche* both of them, extending Christs words to the ungrateful, and the poor, and enemies, and saying, that it doth not follow that we must not love those which love us, because we are to love those which do not love us &c. For who of us reasons so? and besides, do not the greatest Anti-Usurarians say the same, that is here said? The instance only in one now, We are to lend not only to our friends, kinsmen, and brothers, but also unto strangers, , yea, and to our enemies, *Luke 6. Matt. 5.* Thus *Gabriel Powel*.

4. Nor doth the *Æthiopick* cross me at all, which the Ch. foreseeing, maketh him speak so faintly, That it seemeth to intend this sence. Yea, I say farther, that the same *Æthiopick* version doth rather make for me, especially in these last words, not hoping for a retribution, which self same thing I assert most stily, that in lending there must be no retribution expected, but if any thing comes thankfully, freely, and unexpectedly, it may be received.

Nunn. 78. 3. saith the Ch. The word ἀπελπίσεις hoping for nothing again, has a quite contrary sence put on it by the learned men who render it despairing or causing to despair. This latter sence the *Syriack*, *Perſick*, and *Arabick*, versions favour.

1. *Siriack*, Do not frustrate the expectation of any. 2. *Perſick* do not make any desperate, because great is your reward. 3. The *Arabick*, do not frustrate any ones hope, with which versions he joyns *Spanhemius* and another Author besides, affirming, that Christ by these words would not have us to cut off the hopes of any, considering the reward set before us; *whereunto I answer.*

1. Suppose all these versions be yeilded unto, and what his two Authors say, what hurt can it do to me, who by that which I have red in Criticks and Grammarians, cannot see that ἀπελπίειν signifieth so much as the versions and his Authors would have it, and am not inscious of this too, that if it were so, it doth not follow that the word signifieth the same in this place too, and this only, and no other thing, there being those, which put other constructions upon this place, as the *Æthiopian* and several other versions do, of which hereafter.

* As *Erasmus*, *Melanchton*, *Xistus*, *Beuseus*.

2. I add, that one word overthrows all that these versions say, viz. that little word $\mu\eta\delta\acute{\epsilon}\nu$ nothing; if Christ had said, $\mu\eta\delta\acute{\epsilon}\nu\alpha$ none, as the Syrick hath perverted his words, than that had been something, to establish that sense, but seeing it is $\mu\eta\delta\acute{\epsilon}\nu$ nothing, hoping for nothing and not for none; I do not see what sure footing they have for their sense and meaning if to it they stick, for what a strange sense is this causing nothing to despair: For it is $\mu\eta\delta\acute{\epsilon}\nu$

3. I observe how he would fain be counted a man skill'd in the Oriental tongues, but he may thank the polyglott for it, which some good man let him see.

He goeth on and saith, some, as aforesaid, render it * despairing intransitively, and brings in Dr. * Hammond, saying others translate it, not any way loosing all manner of hopes, viz. of a just retribution: But to no purpose is this also; because

1. $\alpha\pi\epsilon\lambda\pi\acute{\iota}\tau\epsilon\upsilon$ signifies to hope, which I and other likewise say.

2. Because I do not deny what he affirms, viz. that Christians should not be diffident, but expect God to be their remunerator: But that it only is meant how will any one prove it?

Num. 79. *Passing on he saith moreover*, passing by others, you see how many favourable interpretations this place is capable of, and those more probable than his *nihil inde sperantes*, hoping nothing from thence taken from the *Vulgar*, the emphasis being placed in the preposition $\alpha\pi\acute{o}$ tho not (I confess an emphasis as he places † elsewhere in the same preposition in the word $\alpha\pi\epsilon\lambda\theta\omega\gamma$ Matt. 13. 46. as it is in the Original, that is, he overcame, namely himself.

Whereunto this is my answer.

1. How more probable are those other interpretations than mine? because they take $\mu\eta\delta\acute{\epsilon}\nu\alpha$ for $\mu\eta\delta\acute{\epsilon}\nu$ which is Christs own word, which is worse, than to expound and parallel $\alpha\pi\acute{o}$ with $\pi\alpha\rho\acute{\alpha}$ as I do in the spiritual Merchant, for which here he jeereth me, tho he has no just cause, the Printer after my correction misplacing these two prepositions in my lines and in the margin both.

* which is a little better rendered, nothing despairing, because *Chricks and Lexicons* tell us that $\alpha\pi\epsilon\lambda\pi\acute{\iota}\tau\epsilon\upsilon$ signifies sometimes to despair, as *Lucan* shews it, l. 5. but not always. † In his *Spiritual Merchant* p. 4. || Because these two prepos. being parallel'd make the sense, he passingly overcame himself.

But suppose his reading be the best, saith the Ch. viz. *lending hoping for nothing again from thence*, by way of use this may be and yet not at all taking of gain for money lent here condemned.

For proof hereof I shall give you Mr. *Magers* sense upon the place.

To which quotation I answer, I have read him and it, and find that that good man would have us to lend freely, yet so freely as that we should lend it but for as short time as we can want it, and that, if the borrower do not repay it, so as that the lender cannot have it again in due time for his maintenance, (to use his words) the Borrower trading with it from year to year, it is not against this precept to require recompence therefore; Mark *recompence*, let the Reader read his own words upon this place, for they are too large for me here to insert, so that what the Ch. saith here makes nothing against me.

What he subverts as from himself, and from my old friend *Rivet*, concerning three sorts of People, doth not thwart me neither; For my * friends use to make such distinctions also, without granting that we may expect, exact, and take Use of the third sort called the rich, because Christ makes no such exception in this place by allowing us to lend for gain to the wealthy. This we grant that they are bound to consider the Lender, and that he may lawfully take what they freely, and thankfully offer, as † *Trescabald* the Florentine Merchant did when the Lord *Cromwel* for sixteen Ducats lent him, gave him one thousand six hundred gratefully.

Num 80. But he quoteth Bishop *Hall* too against me, which I much wonder at, how he can, because in this his Pamphlet he confutes him (such a great man he takes himself to be, as can confute so learned a Bishop and so famous).

But to answer more punctually I say, what Bishop *Hall* asserts is concerning a man that borrows to enrich himself, or out of a wanton expence and for his pleasure, that there can be no reason why you should vail your own just advantage to another man's excess, which is by him so warily spoken, as that by vertue of this place *Luke 6, 35.* || No just advantage can be taken by his words: For the good Bishop well knew, that to such as he describes, we are not to lend at all, viz. such as

* Where note, that in our greek Grammer both *ἀπό* and *ἐκ* signify of and from † See B. Downam upon Ps. 15. 5. p. 223.
|| As Mr. Clerk in the Lord Cromwells Life reports it p. 22.
G. Powel. p. 59.

borrow out of excess, and for their pleasure, which is his own expression, because much evil comess of it: and how much he was against Usury, I have formerly shown; so that it is not nor can be imagined, that in this saying of his he is for it; I add, that the Champion himself confelleth that the Bishops of England, of whom himself was one, *descrie all Usury*, I superadd that this famous Bishop was so great a friend unto me when as an exiled Minister I lived in *Exceter*, as I have else where declared and so continued, as that I am confident that he would not now become an enemy to me in this matter of Usury which he himself so much warreth against, as I also do: But of him more hereafter.

Num. 81. To advance yet one step higher in the consideration of the Text before me. The things Sinners are said here to do, are at least lawful, and I think commendable in their kind &c. and then there is a double mistake in these words of Mr. *Trap.* (by me quoted p. 4.) Let the Reader peruse them and my present Opponents Opposition made against them in his Pamphlet, and pretended confutation thereof, which is so tedious as that I am loath to insert them, but shall deal therewith as he dealeth with more than twenty nine lines of mine, which he doth not touch at all, but wholly passeth over.

Only thus much I shall briefly answer thereunto.

1. That we all say the same with blessed * Downam, that we may not so understand our Saviour Christ as tho he did forbid men to love their lovers, or to do good to those that have deserved well at their hands, or to lend to such of their friends and acquaintances as will restore what they have borrowed; for they that do not thus much are worse than the very sinners of whom Christ speaks: But he requires a higher degree of Christians to lend---not only them that love us, but also them which hate us, to lend not only to them who will repay, but also such of whom we cannot hope to receive that which we lent: and in this very thing Bishop Downam and my poor self agree with learned Zanchy, by him quoted:

2. That he sheweth in this his habitual pride and arrogancy, in that he emboldeneth himself to shew this great Author his mistakes, himself being but a Novice.

3. That I shall desire the Reader once more to peruse the words of Mr. *Trap.* in his own writing upon *Prov. 28. p. 320 &c.* for that very writing is enough to answer for it self.

As for me, I shall not undertake to answer to every thing that is excepted against those many Authors which I do quote, for that would run on in *infinitum*: Nor indeed doth he.

Only this I will add, 1. That they must needs be sinners, whom Christ calls sinners, tho they were not * sinners in that they did lend to their friends and kinsmen, *Luke 6.* unless they did lend for Usury, which Christ frees them from, saying, that they did lend only to have the like again, that is, the like sum again, which is lawful: Their fault was that they would go no farther, their lending to their friends not being enough.

2. That in very deed and without mistaking it may be asserted that Christ gave it in charge to his, to lend not expecting any gain or overplus for their loan; because he saith expressly, *lend, hoping for Nothing*; which an abler man than this Novice understands that *Luke 6. 35.* *lend*, looking for nothing again, in that Christ saith so, he commands that nothing should be exacted more than was lent.

Num. 82. I conclude as the Ch. Consider what I have answered: Yet I have two things more to say and superadd concerning the same text, *viz.*

1. That I have sufficient Supporters to sustain and to support my exposition [*hoping for nothing from thence*] which I have only toucht yet, but now intend to insist upon, because its a thing of great concernment.

For upon two Accounts this translation and sense is embraced.

1. Because ἀπελπίζειν is, a compound compounded of the * preposition ἀπο from and ἐλπίζω I hope, and signifies *hoping from thence, or from it.*

2. Because I have at least fifteen famous Authors on my side who render Christs words in that manner, *hope for nothing from thence (ab inde)* which I desire the Reader to take special notice of, because my adversary is not ashamed to tell this falshood, that this exposition and version, *hoping for nothing from thence*, I have taken from the vulgar, as if I had only the vulgar on my side for it, which would be but a weak sup-

* Let this be well observed, that neither Mr. Trap nor I think them to be sinners for lending to receive ταῖς αἰσ the like for quantity, or for courtesie; but only mention these sinners, to shew that Usurers are worse than they, because they lent to receive only the like, not Usurers more. † Two things more added which I have forgot Luke 6. 35.

port for me in so momentous a Subject.

Now my first Author I confess is St. *Jerome*, who has studied the Hebrew twenty years, and learned it of a Jew, and lived in *Judea* at *Bethlehem*, and therefore most able to translate the Bible; and also was so holy a man, as that he heard the Angels sing in the Wilderness, wherein he lived, as he calls God to witness for it, and appeared to St. *Austin*, being dead, and told him, (as Mr. *Brook* has it) what a glory he was in.

And 1. His translation is this, *Nihil inde sperantes*, hoping for Nothing from thence.

2. So *Beza*, *Nihil inde sperantes*, hoping for nothing from thence.

So † *Stephanus*, that admirable and most rare Græcian, *Nihil inde lucri sperantes*, hoping for no gain from thence.

4. So ‖ *Aretius*, that famous and learned Professor of *Lozana*, *Nihil inde sperantes*, hoping for nothing from thence.

5. Yea, * *Zanchy* also, sometimes so reads it with this addition, *ob officium mutuacionis*, for the duty of lending.

6. † So famous B. *Downam* so renders *Luke 6. 35.* looking for nothing thence.

7. That Renowned and ever honoured man ‖ Dr. *Luther* in his Dutch version of the holy bible, so renders the same words of Christ, *Luke 6. 35.* in Dutch thus, *Leibel, das iter nights daseir hottet*, that is lend hoping for nothing for it or from it:

Seconds enough for its poor weak creature, which writes these things, and had need of Supporters, having so many enemies, which would even eat him if they could, like bread:

But because I spake of fifteen famous Authors to be my seconds in this translation; I will therefore name four more, as namely, 1. *Erasmus Roterodamus*, 2. The *Tigurines*. 3. *Castalio*, 4. Mr. *Pool*, which makes the number of ‖ eleven.

And then Secondly I have this to declare yet, that there

* *Beza* in *Luke 6. 35.* † *Stephanus* in his *Marginal notes*.
 ‖ *Aretius* p. 627. * *Zanchy* as one observes it in him. † B. *Downam* in *Luke 6. 35.* ‖ Dr. *Luther*. in *Luke 6. 35.* * Besides which eleven I can bring, four more who render the words thus, hoping for nothing thereby, as namely *Melanchron* in *Luke 6. 35.* † *Brentius* in *Luke 6. 35.* ‖ P. *Cæsar* upon *Luke 6. 35.*
 * And the French Bible, which maketh up the number of fifteen.

is one interpretation more, which is received by most, and will mainly sustain my fabrick, which I have superstructed or erected upon that famous place, *Luke 6. 35. viz. That Usury by this place is evidently prohibited*, tho it be not named, at least consequentially. For

1. If our Neighbour be to be holpen without regard of recovering the stock, as Beza asserts it; then much more all Usury in contracts are by that place in *Luke 6. 35. prohibited.*

2. Because Christ by that place commands free lending, which word free, by way of explanation added in some translations, the old especially, and by Bishop * Sands upon *Luke 6. 35. lend freely*

3. Because the word *and say* nothing, enforceth it:

4. The word *from thence* sheweth that from the loan we should hope for nothing.

5. Most Expositors and Writers have therefore with one consent expounded that place of *Usury* by name, as namely

1. The ancient Fathers for the most part have so handled, and understood that place, which is confessed by *Grotius* himself, that *a plerisque*---as hath been declared already.

2. And learned *Porle* in his *Syn.* upon *Luke 6. 35.* sets own this † exposition first, as I hinted it formerly, *hoping for nothing, that is no Usury.*

3. So || *Langius* in his *Polyanthea.*

4. Renowned Bishop *Downam* has this expression for it; that most expound that place *Luke 6. 35.* so, that I must lend without respect of my own profit, or without any expectation of any benefit or gain thereby. And

5. Blessed *Bolton* affirms the same, saying, as they * most expound that place. p. 25.

6. But I must needs add the learned *G. Powell's* *Syllagism.* The Commandments of God are necessarily to be obeyed. But God has commanded to lend looking for nothing, *Ergo*

* *B. Sands* *serm.* upon *Luke 6. 35.* And again God saith *lend freely, and look for nothing again, Luke 6. 35.* But will the Usurer whose money is his God, remit his interest because of this? Thus be † i. e. *Nullum fœnus Mr. Pool* in *Luke 6. 35.* || *Langius* in *sua Polyana.* p. 14. 25. * *Powell* p. 33. And in his *pract. Catechism.* with whom I joyn the *Phoenix* of my Country *P. Melancthon* in *suis Annot.* in *Matt.* This is the proper sense and true interpretation of those words of Christ. *Luke 6. 35.* So lend, that you receive as much money back again, and for the lending hope for no gain above the principal

* *Downam* p. 225.

And

And seventhly Renowned Dr. Hamond, who upon Luke 6. insists upon that place as much as any man, to prove by it the unlawfulness of Usury by comparing the septuagints greek interpretation of *Nehemiah* with the greek in the new Testament and the old, which are his own words; I do not set down all his discourse, because it is too large high and deep for ordinary capacities: referring the learned to his whole most learned discourse against Usury upon the 6. of Luke 35.

8. To close up this interpretation, I am minded to allege the forenamed most worthy * B. Dawnam once more,

In this sense all Authors almost that have in former times written against Usury understand this place so; for according to this (which as I said before is the most common mark, the most common interpretation) all Usury, whether it be actual or mental, is by these words most plainly condemned: and whereas some of these latter times understand this Nothing of the principal, others affirm that you might as well put out the word lend, and say give (as my adversary would have it) because the contract of lending presupposes both in the Lender an intent of alienating the principal, but for a time, and in the Borrower a covenant to restore after a time the principal. Thus he; Let M. P. consider what I have answered him upon this text, and if he return a solid answer hereto, he shall be *mibi secundus Apollo*, but that I expect not save *ad Gracas Calendas*.

I have * done with his first Reason, his next followeth. Saith he

2. Reason. Because the Usurer stands expressly condemned by Gods own mouth &c.

Num. 84. This is easily granted, but with the foresaid limitations, Who are those Usurers thus condemned? such as transgress Gods political Law, such as by griping Usury oppress the poor and indigent, of whom it is forbid to take Use.

Answer i. Lo, how he maims my words with an &c. that the nervousness and weightiness thereof may not appear by my proofs Ps. 15. 5. Ezek. 18. 12, 13. and may not I serve

* But I have not fully done with my first Reason: For I have one Text more from the new Testament viz. 1 Cor. 6. 10. Extortioners shall not inherit the Kingdom of God, which Extortioners by the Translators of the Bible are also translated Usurers in Psal. 109. 11. in Hebrew נושא and in the foresaid place 1 Cor. 6. 11. where also the Usurer is expressly named, instead of Extortioner by a certain translation which I have seen him.

him so too hereafter, by cutting short his words to make this treatise the shorter? Well, his example will make me do so.

2. It will be easily granted, that griping Usurers which oppress the poor and indigent will be damned, but not, that such only, tho such will receive the greater damnation; for as I prove my reason by *Ezek. 18. 12.* such also shall not live, but die, who take encrease, * any encrease or overplus as well as † Nesheck. The words are, *If he beget a Son that has given forth upon Usury, and has taken any encrease in Hebrew תרביח Tarbith, which the old Latin translation renders more than thou gavest, Luke 25. 26. Thou shalt not take Usury of him, nor more than thou gavest, and v. 27. thou shalt not lend him thy money upon Usury, nor thy Viſuals for encrease, that is, as || Ambrose reads it, receive more.*

And again, this sentence excludes all encrease above the principal; The Septuagint also call *Tarbith* πλεονασμὸν *supraduantiam*, and others an augmentation; and so most Translators upon *Prov. 28. 8.* Encrease (and *Tremellius* *Le Juda, Lavaterus, Vatablus, Pagninus, Mercerus, Fœnory*, as distinct from Usury, and which signifies a Child or thing begotten, *fœnus quasi fœtus*, because it is begotten, as it were, by the Usurer, and brought forth by the Borrower, and I add, that *Tarbith* is sometimes put before *Nesheck* encrease before Usury as *Prov. 28. 8.* to shew that Usury is not only biting, but encrease, any encrease also, and that in *Ezek. 18. 12.* all the old versions render encrease, *amplius*, somewhat more.

And what saith blessed * *Austin*? 'If thou hast lent money to any man of whom thou lookest to receive more than thou gavest, whether it be Wheat, or Wine, or Oyle, or any thing else; if thou expectest to receive more than thou gavest, *Thou art an Usurer.* How doth the Usurer like this, think yee? So St. † *Jerome*, speaking against Usury saith, thou must receive no more than thou didst give. So *Gra-*

* Where note farther, that *Nesheck* it self also is, as *Gel.* tells us, *supreans, illa pecunia, quæ ultra sortem repetitur* that money which above the principal is required, or asked. † *Ambrose* l. de Tol. c. 15. || *Danaus* in sua *Eth. Christ.* l. 2. c. 15. et 39. * The Septuagint. upon *Prov. 28. 8.* † The marginal note upon *Prov. 28. 8.* || Which *Targam* *Jonathan* follows upon *Ezek. 18. 12.* putting Encrease before Usury. * The words of the version are, *has given to Usury and taken more.* &c. † *Augustin.* || Et *Hieron.*

rian, Whatsoever for loan is exacted above the principal, is Usury.

But after all this I must needs subjoyn the words of the famous Writer *Daneus*, they that insist on the Hebrew hold that there is a great difference between the words *Tarbitb* and *Nesheck* and so think that not all *Tarbitb* is a Vice, but is sometimes allowed: But all *Nesheck* is forbidden that is, biting; but this their distinction is to be taken off, and to be confuted; for both are mentioned together and condemned together. *Luke 25. 36.*

Num. 85. Of Political laws by him here mentioned I have spoken already.

He saith farther, as for his additional reasons I shall consider them according to their strength they have, but I see they must consist in giving of hard names &c. and in this Art no Quaker could have exceeded him, I mean in foul language.

Whereunto I answer, What doth he make then of other grave Writers, who give such names too: and especially and by name of * *G. Powel*, who saith, an *Usurer is a Thief, a ravenous Vultur, a Murderer, an Idolator, and like unto the Devil, who continually seeketh whom he may devour: For so the Usurer night and day still devourerth the Borrower.* Is he such a one too, whom no Quaker has exceeded, I mean in in foul language? And what will he say to the Authors of Usuries Arraignment his words? *These are hard speeches and comparisons I confess, and such as might make a man loath the very name of Usury; yet there have, wise, and learned men written against it: If they say, that such names by such are intended or of right belong to oppressing Exactors, and greedy Corporants; I answer, how can this be, when the same Author doth plainly declare what the Usurers are, upon whom he bestoweth such Liveries, and to whom he gives such names and what their Usury is. viz. all gain or encrease unlawfully exacted or hoped, for the very duty of lending above the principal.*

Mr. Jelinger. Num. 86. The Usurer is a biter, for his sin is Nesheck biting.

Reply. Let what his friend Bishop *Andrew* saith on the same word, serve for an answer to this, who asserts from *Galen*,

* *Gab, Powel p. 40. And I am even ashamed to tell in English, what Coprovicus that great Mathematician calls him to* 2. p. † *Powel p. 4. and 2. S*

Etymologiam esse testem fallacem, that Etymology is a deceitful witness ; *whereunto*

My answer 1. *is*, a poor and often repeated come off : For we all say the same.

2. And besides he doth me a kindness, saying, that such a worthy Bishop is my friend : *Whereunto I add*, that the rest of the learned and grave Brethren are also, by his own confession in that same thing my friends.

3. *I Reply*, that, because the Ch. saith so little against this strong Argument I will say the more for it, as namely, *that the Usurer is a biter ; in that*

1. He bites holes in a mans Estate, biting, like a dog, yea, like an old dog, as a famous Writer calls him.

But here I must answer a Question, which will be proposed, whether all Usurers bite, yea, or no ?

Whereunto I answer, that all, so as that a Usurer by a general name is called in the Hebrew בִּיטָן a biter, and the borrower בִּיטָן the bitten ; *which has caused Divines to deliver it for an undoubted truth that all Usury bites.*

2. I add only this, that all do not bite a like, but some more and deeper than others : For if they be griping Usurers, they will take not only above the principal, but also above the ordinary Usury of six in the hundred, and Use upon Use, and advance mony, and forfeiture, and arrest men, if they come not off at the the payment day, and make them sell their Goods to their great loss to pay them : But if they be more mild, they will content themselves with six in the hundred, and crave no more ; which notwithstanding they bite holes still, tho lessor ones, like lessor dogs ; but without are dogs, all dogs, Rev. 21. 8.

Num. 87. *Where I shall be necessitated to answer two Objections.*

Objection 1. *And* 1. *that those, which set and let make holes too :*

Whereunto I answer. That their holes are no Usury holes interdicted by God, it being lawful to take Rent, and not Use, as I have fully proved it already.

The 2. Objection is, When the Usurer sees himself thus condemned, he snarles and barks and saith ; I am no Usurer, no biterr, no dog ; for I do not wrong or bite any body, but rather do much good with my mony, and the borrower tells me how much he is beholding to me.

Answer 1. Why then doth every one that knows thee to be a lender of mony for six in the hundred call thee an Usurer ?

2. *And why doth the foresaid most famous Council of Agatha*
call

call thee *Usurer*, if thou take but five in the hundred?

3. And why doth every body curse thee for thy lending upon *Usury*, as *Jerome* tells thee, if thou wrongest no body?

4. And why doth the *Politephnia* compare thee to an *Asp*, which tho it bites but softly, yet killeth finally: For so as he which is stung with an *Asp* dieth sleeping, so sweetly doth he consume himself which hath borrowed upon *Usury*.

5. And why doth the learned renowned and voluminous *CALPEINE* say of thy lending upon *Usury*, that it is properly *Usury*?

6. And why do the very *Heathens* say, that such lending as thine is upon *Usury* maketh the borrower thine enemy: as I will instance, but in one at present viz. *Plautus* who asserts it: So that I wonder how the *Usurer* can truly say that he doth much good with his mony, and that the borrower gives him thanks; happily with his mouth he may give him thanks--- when the same time he curses him in his heart, *Jer.*

15. 10. The Lord convince the poor *Usurer* by this: So I prayed for him the night before I penned it, and when I wrote it by day; and so I pray for him every day, saying, *morietur Usurarius ne morietur*, let the *Usurer* before he dieth, die to his sin, that he may not die for his sin: and so I shall end this Paragraph with this *clausula* or close; Even so, Lord *Jesus*, turn him that he may be turned I humbly beseech thee.

Num. 88. The *Usurer* is an *Exactor*, or *Extortioner*.

Reply. A man may require his due, I hope, and yet be no *Exactor* or *Extortioner*? I answer, a *Spade* may be called a *Spade*, and so the lender taking *Use* for his mony, which the *Ch.* calls his due, when it is not his due, it being utterly forbidden, may be called an *Exactor*, especially when the Scripture calls him so: Where, *Psal.* 10. 9, 11. Let the *Exactor* or * *Usurer* catch all that he has, as the words are rendred by all translations almost, except the English as I said formerly, and *Exo.* 22. 25. where the *Usurer* is called an *Exactor* also.

2. The *Ch.* addeth, he goes on and taking many times excessively more encrease then he ought to take.

Reply. Then be like some encrease he may or ought to

* Meaning thereby the *Usurer*, B. Downam upon *Ps.* 15. 5. † *Idem ibid.* || Thou shalt not be to him an *Exactor*, *Hebr.* כְּלוּן כְּלוּן Sicut *Usurarius* sive *foenerator*, qui accipit augmentum. as a *Usurer* that takes an augmentation. Poole.

take such as take excessively more we call them Extortioners.

Answer. When I say more then they ought to take, my meaning is, more then they ought to take according to their own opinion, which is that they must take no more then the Law stinteth.

Num. 89. 3. He is an unjust person.

Reply. What is not against the Rules of charity and equity cannot be unjust &c.

I Answer. 1. And how will he prove it that Usury is not?

1. Against charity, which is * kind, whereas Usury is inhumane and unkind, as it appears by his unkind dealings and denyings of lending of the smallest sum of money freely, which has caused an † eminent writer to let fall these words; Evident and lamentable experience teacheth that whereas in the dayes of our Fore-fathers, when Usury was counted a deadly sin, a poor man or a young couple might easily borrow of a rich man forty or twenty Nobles freely, and pay it again at convenient leisure, a man cannot borrow five shillings, no not twelve pence for a week, but he must pay an egge for Usury, thus he, and I found it so, when I could not have five shillings lent me by a great and rich Usurer.

And || another hath this saying, Christian charity puts not forth to Usury.

*And * another counts that Usury is directly against charity.*

So † another, establish Usury, and the Rule of Love is quite overthrown.

2. How can he demonstrate it that it is not against equity?

He quoteth here Jer. Taylor, and B. Hall, and Rivet, for himself.

But I answer.

1. That I shall cite for my self four Authors too. And. 1. || Dr. Fenton, and 2. B. Babington, and 3. John Knewstub together, saying, that Usury is against the equity of lending; forasmuch as the Usurer will be at no hazard in lending: But whether the borrower sink or swim, lose or win, he

* B. Downam upon Psal. 15. 5. *And I heard this very day when I wrote this, a friend tell me, that Usurers are observed to be the hard heartest and cruellest people in the world, and that himself found it so.* † Humfred in vita Jucl. p. 282. || Hugo C. in Psal. 11. * Heming. Comment. in Luke 5. † Dr. Fenton against Usury. || Babington Quest. and Answers upon the Comm. p. 3. * John Knewstub § 8. in Exo 20.

‘will

'will be no looser, but have both his gaine and use full home,

'The fourth is *R. Turner*, whose words are : So you see here 'is no equity, the Usurer receiveth gain without labour, clear 'gain without cost, certain gain without peril, out of the 'industry, the charges, the meer uncertainties of the borrower, a cleanly Alchymist that can extract much Silver, 'and wast nothing in smoak, these are the kine of *Bashan* that 'feed upon the Commons.

2. But especially I shall alledge for my self the word of God y self, *Exo. 22. 14. If a man borrow ought of his Neighbour, and it be hurt, or else die, the owner thereof not being by, he shall surely make it good*, where it is clearly to be seen, that God in lending provides only that the lender should be no looser ; for the borrower was but to make good that which he had received, but the Usurer will be sure to have not only his own again, but his use too, and is that equity?

As for his three Authors, and,

Num. 90. 1. Taylor. I do not see that he names Usury at all or contradicts me.

2. *B. Hall*, as he is my friend elsewhere in his writings, and was my great friend, when I came first into *England* by preaching a Sermon purposely for me and one *Exul* more at *Exeter* to stir up the Citizens to provide for us a competency, wherein he himself joyned with them, and after that was exceeding kind to me, and familiar with me in frequent Latin discourses ; so in this point of Usury he is my very good friend too, holding with me, which has caused my Antagonist to quarrel with him too, for his agreeing with me : whereunto I add, that even in this my Adversaries citation he is for me, *being for a voluntary satisfaction*, mark, *a voluntary satisfaction*, which is no other then a gratuity by me and my brethren allowed.

3. So my old friend *Rivet* also is for gratuities, and stands upon the same terms that some others do, *viz.* that so far as our brother be not hurt by lending and equity be observed, it is not contrary to charity, nor to the law &c. which maketh nothing against me, who am for gratuities, and would have no body hurted, and therefore am so much against Usury, whereby men are so much hurted, and the Law of Equity so

* *Roger Turner in the Usurer's Plea. p. 9.*

so much violated, as even now it has been demonstrated, so that *Rivet* must needs have respect to such a kind of lending as actually doth no hurt to any, which when it can be made to appear, as by a free gratuity, in case the borrower be really and justly a gainer, it will be evidenced, and no man can contradict it or speak against it: 2. *I answer*, that Usury is called * unjust gain, and that there is so much injustice in Usury, as that God thereby makes it so unlawful.

4. And whereas the Ch. addeth, that Usury may plead a License from civil laws &c. I do wonder how he can so soon forget what he said so lately, that he will not vindicate those that keep not within the bounds of Equity, when all the while he takes upon him to plead for Usury, and for Usurers from the Civil-laws, and that most wonderfully.

1. Because the Civil-laws are all for Equity, and Usurers are not *wrongfully*, because the Civil laws do not allow it, as by and by I will prove it. And that

1. By *Justinian* the Emperour, who saith expressly, that the Senate of *Rome* did not constitute use, and fruit in things, which in their using might be consumed; as Wine, Oyl, Corn, Cloths; next whereunto is mony numbred, *nec enim poterat*, for it could not do it, but in ground and houses, &c.

2. *Cajus* saith, it was not effected by the decree of the Senate that there be a proper use and fruit of mony, for natural reason could not be charged by the Senate.

3. *Baldus*, put the case, my brother make an Usurer his Heir, I may break his Testament, and by excluding him, be admitted my self, by complaint of a Testament made against Office or good Right.

4. And what saith a great Modern Doctor, *The civil wise men of Rome did not allow Usury, as a thing that did either naturally belong to the contract of lending, or else that might be annexed thereunto: But they permitted it otherwise, as also they permitted Fornication and Divorces.*

He superadds, *We expect that he answer what Mr. Baxter in his Directory has said to prove that some Usury is neither against Charity nor Justice.*

Whereunto I answer 1. That I have read Mr. Baxter, and say so too, that there is a Usury which is neither against

* Prov. 28. 8. and Ezek. 18. 8. *If a man be just and has not given forth upon Usury: Whereupon see Tho. Aquin. 2. 9. 9. So the Syriack upon Psal. 15. 5. † Cajus in pandect. Baldus de Infam. * The Author of the brief Treat. of Usury.* Charity

Charity not Justice; as namely the liberal and recompensatory, and when Mr. *Baxter's* cautions are observed, which because by a * *Novation* they alter Usury, I like exceedingly well for my part, but not one of a thousand observes: So as that Godly and famous man will do our Usurers, by all men so called, no pleasure at all, because not one of a thousand observes them.

2. It is expected also that one or other of Usuries Defendants do answer Doctor *Pie* against Usury, which was never yet answered, and *Bilton*. Mr. *Jelinger* (he saith farther) some make the Usurer an alienator of that which is otherwise not his own.

Reply. The borrower hath no more right to the lenders money and the use thereof, than the lender has to that increase, which is now spoken against, yea not so much, &c.

Answer. 1. I thought he would have stoutly denied my assertion, but if he had, I should have brought *Calvin*, and famous *B. Hall* to make it good: For he saith expressly; He that by vertue of such translation, or contract. (as also he calls it) doth but in a mannerly and legal fashion (which is for six in the hundred) rob the borrower.

2. As for his right he stands so much upon, I wonder how he will prove it, by the Scripture, which must warrant it, and doth not, but rather disanulles it by its forbidding of Usury *Deut.* 23. 19. &c. The Laws and Compassions &c. are *Crambe bis cocta*, and have been often by me answered already and therefore will save me some labour to retell the same things again.

3. What he saith of *B. Hall* is soon to be answered, for *B. Hall* speaketh but by way of *If*. If, you can find a way whether by loan or sale (mark sale also) to adventure your stock, that may be free from all oppression (mark, all oppression) and extortion, and beneficial to others as well as to your selves, ye need not fear to walk in it; and who will

* So called by *Civilians*. † I say *Calvin*, who writeth expressly upon *Ezek.* 18. *St. Ambrose*, *Jerome*, *Austin*, *Bernard*, † *B. Hall*, with famous *Mr. Smith* asserts the same, saying, p. 591. *Christ* expanding the Commandment which forbids stealing faith, lend freely, shewing that Usury, because she lends not freely, is a kind of Theft, and the Usurers a kind of Thieves: For if this exposition were not right. So *G. Powel*, p. 40. The Usurer is a Thief, &c. So *Barch. Westlinerus* in *Pl.* 15. 5. Usury is Theft &c.

gain say it if such a thing may be? But where is that Usurer, which is free from all oppression and extortion, sith by the word of God he is called an extortioner, as I proved it formerly? so that he cannot inherit the Kingdom of God, 1 Cor. 6. 9. 10. Which famous place makes also for me, because the Usurer is also called an Extortioner.

Num. 91. Mr. Jelinger 5. The Usurer is a covetous person.
Reply. To which I answer in the words of B. Taylor. Covetousness is to be cured by the proper motives to Charity, and by the proper rules of Justice, which being secured, the arts of getting money are not easily made criminal. *I answer* 1. But how are they secured by a Usurer, who as I proved him to be, is so unjust, and uncharitable; and whose Usury is by great * Authors made a very species of Covetousness upon Psal. 15. 5. So that by no means he can be saved except he repent: Because it is expressly written, that no covetous person, which is an Idolator, has any inheritance in the Kingdom of Christ and of God, Ephes. 5. 5-

Mr. Jelinger. But he looketh for his gain at the half years end.

Reply. And why not as well as the Hireling for his wages, when due, and the Adventurer for his gain at the return of the Ship, or such as have set out their Tenements, expect their Rent at their proper Seasons? *Answer,* Because the Usurers gain is forbidden in the word of God Deut. 23. 19. Neh. 4. 10. &c. But the other contracts are not. The very Heathens allow Rent, and Use, and Fruits, for Lands and Tenements, as I proved out of *Cajus* in the *Pandefts*, and Landlords may expect it; but the Usurer cannot lawfully expect gain for his money lent. God as well as the heathens being against it, Luke 6. 35. *But let us see what the Ch. saith next.*

Mr. Jelinger. Usurers seldom repent. *Reply.* They that exceed not the bounds of humanity and † equity, need not repent.

I answer, 1. That all Usurers exceed both, hath been sufficiently proved, because all Usury bites more or less. &c.

* Psal. 109. 11. *In most translations.* † Theoderet in Psal. 15. *With whom I conjoyn Wits, saying in his Politeuphnia p. 290. Covetousness looketh out Usury, and Usury nourisheth Covetousness, and p. 291. Usury is the Daughter of Covetousness The subordinate cause of Usury is Covetousness G. P. p. 9.*

|| *Usury is against all equity and Conscience and reason. Fowel p. 15. And all Usury bites ibid.*

2. *I add that, because the Champion speaks so slightly and Pharisaically in answer to my charge, I will more fully shew it, how it cometh to pass that the Usurer so seldom repents, tho he have great need of it indeed: and*

1. Usurers seldom repent, because of their hard * heartedness as being like Crocodiles (as † *Gabriel Powel* resembleth them) which if a Cart go over their backs, feel it not: for so Usurers are senseless, tho a most powerful Sermon with a most heavy load of || menaces and judgements, hanging over them, be preached against them, and go over them, which has caused Divines to let fall such passages concerning their hardness of heart and usual impenitency.

Their Consciences are cauterized as with a hot iron, there is such a thick skin grown over their hearts, that they will hardly be circumcised in this point, and this senselessness seems to proceed from these causes.

1. From the examples of others. 2. From a perverse affection, saith *Mr. Taylor*.

2. Usurers seldom repent because of restitution, for they are told by Gods word, that they must make restitution, *Neh. 5. 11. Restore I pray you, &c.* and by holy Writers which have Written against Usury in these last dayes also, according to the word of God that they must restore, I will name but three at present.

1. The Doctor which has penned the short treatise of Usury: when any man has committed Usury he is bound to make restitution, except, &c. whereof more in another place.

2. *Mr. Smith*, that you may not die in your sins, it is necessary to make restitution before you die, &c. suitable to that of *Austin*, sin is not remitted, unless that which is taken wrongfully, be restored.

3. * *Powel*, who saith. 1. It is not enough that the Usurer take no more Usury, but that he must restore that which he has taken. 2. That the heirs of an Usurer may not keep it in any case, what the Usurer has gotten, because it is none of theirs.

* And *B. Downam* upon *Psal. 15. 5. Usury has turned lending into an act of inhumanity and cruelty: and Usury is unequal and uncharitable. † As the wrath of God, and the subjection of goods to malediction. G. P. p. 38. || Usury doth harden the heart. Downam upon Psal. 15. 5. * Rog. Turner p. 15. † Mr. Smith in his second Sermon of Usury. G. Powel. p. 68. and so Capel in his Usury Book.*

4. * *Seminianus*, Who saith that those which back what is not theirs is kept back by Satan. And thus; O what a hard saying is it to the Usurer, so as that he seldom repents, because he saith in his heart, suppose I should give over this sin of Usury, what shall I be the better for it, unless I restore, and that, if I should do it, would undo me: so that very seldom we shall here of an Usurer that repents, * and some † Ministers and my Adversaries present answer and defending of Usury by his Pamphlet, is the ready way to make the Usurers repentance yet rarer; (which is the sense and saying of good men) unless it be timely prevented, which thing I am about to do, partly by my appearing against Usury in general and partly by facilitating the Usurers repentance, when I shall come to shew what the poor Usurer must do in that weighty case of restitution, as partly I have limited it already; and shall declare in its proper place more fully being seconded therein by most learned and able Assistants, being both Divines and Lawyers.

In the next place I will trace my Antagonist in that which he saith for it.

Mr. Jelinger. 6. He is a Destroyer. 7. A Merciless person. 8. Doth not walk Honestly.

Thus he hurleth these weighty things together, skipping over twenty eight lines, and slighting them as much as he can; For he saith no more but this. Reply. Those intended against all persons he accounts Usurers are but the products of a mistaken Zeal, or purblind rashness; so that I shall therefore relate those things, which he so slight and abbreviates, to render them so considerable to all men as in themselves they are.

1. The Usurer is a Destroyer; whereof I have spoken elsewhere as well as here, as there was cause, which notwithstanding I will now say a little more upon this new occasion, and provocation given me, shewing more fully

1. How he destroyeth himself and his. 2. others also.

* *Usurarii diu dum aliena retinent, a Diabolo retinentur* *Seminianus* l. 9. c. 90. † For I hear Usurers generally say, in discoursing with me, such an eminent Minister is so. || As in Luther's time it was defended and commended: For so he saith, *Usury is commended with full mouth--as a most reasonable trade, without which the common-wealth cannot stand.--Luth. de Usura.*

1. *Himself and his.* 1. Himself by his covetousness drowning himself in perdition and destruction, 1 *Tim.* 6. 9. 10. his Usury being to him as a *Gulph*. saith a * learned Writer, which devoureth souls; I add that a Malefactor may be said to cast away himself and is guilty of self-murder, as *Korah* and his Fellows, so the Usurer casts away himself.

2. He destroyes his I mean his own issue and posterity, whereof I have spoken already, so that for the present I shall only add what * *Hemingius*, that famous forreign Divine relateth of a great Usurer of a mean place, dwelling in *Chersenejs Cymbri-ca*: This man grew exceeding rich by lending upon Usury, and died, leaving abundance of wealth, And yet after his death the children that he left behind him fell into extream poverty, in-
somuch that a daughter of his was found to have not so much as a whole Coat on her back to cover her nakedness, and was many times seen to do most base and servile work to get her living and yet could not keep her self thereby from beggery. So his other Daughter came to the like poverty, of whom hereafter.

2. *Others besides*, even 1. *Whole households*, as appeareth by that tragical Scripture, *Neb.* 5. 4, 5, 7. which caused that pious * Bishop *Jeruel* to say, that it is utter destruction of infinite families; with whom doth sympathize the learned *G. Powel*, saying: As Serpents do sting and destroy the body with their poyson, so Usury DESTROYETH, biteth and devoureth a mans substance very speedily.

So *Sextus*, Usury like a whirlpool utterly wasteth the Commonwealth.

But I know not what the Usurer will say. How can man say so? There be those which have grown rich by my money, and gotten great estates by it, which objection that great Father * *St. Basil* answereth most notably thus. Thou wilt say unto me, that men have grown rich by Usury; But I answer that I suppose, more by that means have come to the Gallows. Thou lookest to these and repeatest those that have grown rich by Usury: but thou namest not those which have

* And is guilty of his own overthrow, the Lord having threatned, that he shall not dwell in his holy Hill, Psalm 15. 5. Numb. 16. 38. † *Sextus Decret. apud Dr. Wilkon* fol. 92. || *Hemingius Comm. in loc. 5.* * *Jo. Juel Sermon. in 1 Thef. 4. 6.* *G. Powel. p. 29. and p. 39.* * *Sextus Decret Num. 92. Objection answered.* † *Basil. in Psal. 15.*

grown desperate, and faint hearted, and have come to their end by Usury.

I shall close up this answer with great * *Dr. Wilsons* pretty narration concerning this thing. A man coming into a certain Church, and seeing it full of Images made of wax, demanded, what might be the cause of such an unwonted sight? answer was made, that those whom these images did represent, were certain persons, which in a time were saved from drowning, by calling upon our Lady. Nay then, quoth he again, where are the images of those, I pray you, that called upon our Lady, and were drowned notwithstanding? So say I in this case, if any man will set before me the images of those which took up money upon Usury and grew rich thereby; I would demand on the other side, that he shew forth the hundreds and thousands of those who by that means have utterly been impoverished, and overthrown their own estate: they will be found a million for one, yea, to be without all comparison. Thus this great Divine.

2. Usurers destroy and ruine the Country or City wherein they live, which has caused Magistrates, Countries, Kingdoms, and Cities to suppress them and drive them out; so *Nehemiah* did put them down, *Ch. 5. 7, 8, 9, &c.* and *Sparta*, *Worms*, and others, because they said they were oppressed ruined and consumed by them. For as great * *Luther* tells us, as a worm in an Apple, or Nut, consumeth all that is within, so an Usurer devoureth the substance of the City by wonderful and secret means.

And what that great Prefal * *Downam* saith concerning this consuming ruining and destroying of Countries and Commonwealths, see his words upon *Psal. 15. 5. p. 256. 257, 261.* And therefore how can this destroyer be saved, unless he repent and come to be a Lamb of a Lion, and a harmless Sheep of a ravening Wolf; and do no more hurt or harm, nor destroy, as it is the property of all the Citizens of *Sion* (who shall dwell with God in his Heavenly mount *Sion*, where no Usurers ever will be admitted to take up their habitation, *Psal. 15. 5.*) I say again, it is the property of all the Citizens of *Sion*, not to hurt nor to destroy in all Gods holy Mountain, *Esa. 65. 25.* which is his Church saith *Haymo* that ancient Doctor and Bishop of *Halberstat*.

Num. 92. Mr. *Jelinger*, he is a merciless person, which saying,

* *Dr. Wilson* fol. 189. † *Luther* in Decalog. || *B. D.*
upon *Psal. 15. 5.* * *Haymo Episc. Halberstatensis.*

because it is so slighted also, I will, for its dilatation declare how it cometh to pass that he is so merciless, &c.

1. Because he wanteth that charity which he should have.

2. Because he is of a Serpentine nature.

For the 1. I say, he wanteth charity, and my reason why I say so that the Usurer wanteth charity is this, because if he had that charity, which he boasteth of, he would not be an Usurer, for as much as charity is, 1. *Kind*, 1 Cor. 13. 4. *and he inhumane*, as by holy * Writers he is called, and unkind, 2. *Seeketh not her own*, v. 5. whereas he seeketh his own, as much as any man, if some will not believe me, I hope they will believe a far greater person, then my self, famous Bishop *Downam*, I mean, whose words I will here rehearse; lending was ordained of God to be a contract whereby the lender should seek the good of the borrower, without respect of his own profit, so far should he be from doing wrong therein, but the Usurer has made lending a contract, wherein he **SEEK-ETH FOR his OWN GAIN NOT ONLY UNCHARITABLY** without respect, of the borrowers either profit or loss, but also **UNJUSTLY**, seeking gain where he bears no hazard, and taking another mans goods without his good will. Thus he,* and yet farther he saith, and the Usurers sometimes do vaunt, how **KINDLY** they deal with their debtors in forbearing them from year to year, yet the truth is, the longer they forbear the greater is their gain, and tho they defer the borrowers misery, yet indeferring it they increase it. See the † *Margin* also, and let me add,

And therefore by some are not unfitly compared unto the greedy Cat, which, tho for a time she playeth with the silly Mouse, yet in the end she will be sure to devour it. But if that which I said, and that, which that Author even now told us, will not suffice to make good what was said of the Usurers unkindness, uncharitableness, and self seeking, contrary to 1 Cor. 13. 4. and so to make to make him a merciless

* But Basil who saith *Usury is an excessive Inhumanity*. And yet farther he saith *whatsoever becometh of the principal, whether it be lost by fire, or be taken away by Theevs, or miscarry by any other calamity, the Usurer by vertue of his Covenant is to demand his gain as well out of the loss of the Borrower as out of his gain.*

person I will subjoyn what others also write besides as namely,
1. Renowned * Mr. Smith.

All the Commandments of God are fulfilled by LOVE, Rom. 13. 1. Which Christ noteth, when he draweth all the Commandments to one Commandment, which is, love God above all things and thy Neighbour as thy self, Mat. 22. 37. as if he should say, he which LOVES God will keep all the Commandments, which respect God, and he which loveth his Neighbour, will keep all the Commandments, which respect his Neighbour, therefore to maintain love God forbiddeth all things which hinders this love, and amongst the rest here he forbiddeth Usury as one of her deadly enemies; FOR A MAN CANNOT LOVE and be an USURER (as I also said even now) because Usuries is a kind of cruelty, and a kind of persecution (O sad!) and therefore the want of love maketh Usurers; for if there were love there would be no Usury, no deceit, &c. but we should live in peace, and joy, and contentment, like the Angels.

Num. 93. Object. If it be objected, that he means oppressive Usurers and Usury?

Ans. I answer, that cannot be; because he saith, p. 96. All Usury signifieth biting, to shew, that all Usury is unlawful.

2. He defineth Usury thus, Usury is that gain, which is gotten by lending, for the use of the thing which a man lendeth, covenanting before with the borrower to receive more than was borrowed. And therefore saith he farther, * one calls the Usurer a legal Thief, because before he steals he tells the party how much he will steal, as tho he stole by Law, and so B. Hall calls him, as I have shewn it.

2. Another defining Usury, calleth it the contrary to Charity; for Paul saith, † Love seeketh not her own, therefore Usury is far from Love; but God is Love, 1 John 4. 8. Therefore Usury is far from God.

A || *Third saith*, at the beginning Usury is mild, but in the end its merciless.

Now 2. I come to my other Reason, why a Usurer is a merciless person, viz. *because he is of a serpentine nature*, the Hebrew word which signifies Usury, viz. **ṢṢṢ** being derived from a verb, which often in Scripture is ascribed to

* Smith in his first Sermon upon Usury p. 95. † 1 Cor. 13. 8. || Powel p. 42.

the biting of SERPENTS, so that divers Writers have compared a Usurer to a SERPENT, as *Chrysostom, Powel*, and others, with whom I Joyn *Pagnine*, who calleth Usury the biting of a SERPENT, because the Usurer will shew no more mercy to a Borrower than a Serpent to a man, but kills him, there being such an Antipathy between it and man *Gen. 3. 15.*

So that a great Author which knew what he spake, might well say, *senus interficit misericordiam*, Usury killeth mercy. And therefore how can the poor merciless Usurer be saved, except he repent, it being written expressly in Gods Book, he shall have *Judgment without mercy, that hath shewed no mercy*, *Jam. 2. 13.* Again I say, how can any enter into the Kingdom of God, who is so far from God, being so far from Love.

Num. 94. But here, the Usurer seeing himself thus condemned as a merciless and uncharitable person, will plead for himself thus: I a merciless and uncharitable person, who so supply my Neighbour's necessities upon all occasions with my mony, which is always ready for him to help him? *Wherunto* let first the Author of the imperfect work upon *Matthew* ascribed to *St. Chrys.* Answer,

'Crist therefore commands us to lend, but not upon Usury: For he that lendeth upon Usury, at the first sight seemeth to relieve a mans necessity, but indeed casteth him into a greater necessity, he looseth him of one bond and bindeth him with more: Neither doth he lend for the Righteousness of God, but for his own gain: For the Usurers mony is like the biting of the † Asp; for even as he which is bitten of the Asp goeth to sleep, as if he were delighted, and through the pleasantness of his sleep dieth; so he which borroweth upon Usury is delighted for a time as one that had received a good turn, and so through the pleasure of the imagined benefit, he doth not perceive how he is taken Captive: For even as the poyson of the Asp secretly conveyeth it self into all members, corrupteth the whole body: So Usury dispersing it self through all the Borrowers Goods converteth them into Debt (so that he must needs feel it at last.)

I will Joyn *G. Powel* with him p. 48.

* *Author operis imp. in Matth. Attrib. Chrys. Tom. 3. Tom. 12. in fine.* † *Cf which somewhat has been said former-*

The Usurer pleads Love, not for thy sake but for his own sake.

The Eight Argument against Usury. That he doth not walk honestly, he slights also, so that I shall go to bring it to that estimate which is due to it, and to free it from my Adversaries slighting by shewing again,

1. How plainly God himself speaketh of the Usurers dishonesty, saying thou hast taken Usury and Encrease *Ezek.* 22. 12. Mark, not only Usury called *שִׁבְעָה* biting, but also Encrease, that is, more than thou lendest; and then *v.* 13. *Behold therefore I have smitten my hand against thy dishonest gain,* which maketh perspicuously for what I say, that the Usurer doth not walk honestly.

2. Shewing how, next unto God, some of the wisest men that have, since Christ, and his Apostles, lived and flourished in the world have made the Usurer a dishonest person. *viz.*

1. * *Calvin*, who saith it is more than rare that one and the same person should be both an honest man and an Usurer.

2. † *Luther*, one of the wisest and worthiest men in the world, agreeth with *Calvin* and by him is brought in.

3. A great and wise man indeed, even || *Cæsar* himself, that mighty and first Roman Emperour, of whom the said *Luther* writeth thus; *Cæsar* made an Edict that an Usurer should not be counted or adjudged in Law, for a good and honest man, as I cited him formerly. Now are all these, all these sayings of God and men also, as the Champion saith of mine, the products of mistaken zeal, or purblind rashness?

In short if this be so, as it is asserted and proved; then, how can the Usurer be saved, unless he become an honest man indeed? For as much as God has expressly said, that he has smitten, that is, will smite his hand at his dishonest gain, to shew his great displeasure against him for his dishonest Usurious gain, *verse* 13. so as that he must not look to inhabit that holy and heavenly Tabernacle, wherein none but honest men will dwell, who do not put out their money to Usury *Psal.* 15. 1. 2. Which has caused a great † Author to say, that the Usury which is now practised is not allowed by any Godly man.

Num. 95. In the next place he advanceth to my cloud of Saints

* *Calvin. Epist. resp. de Usuris.* † *Luther de tax. Usura*
Tom 7. || *Idem ibid.* * *B. Downam Psal.* 15. 5.

against Usury, saying, *I acknowledge, if that must needs be Gospel, which Councils, Fathers, and School-men, (I mean some of these) have determined, then he has the advantage : but we are come, &c.* Let the Reader peruse the rest of his words if he have them either in Print or Writing : For my Adversary has scattered them and sent abroad his Pamphlet (as I am told.) They are too large for me to transcribe, with his citations of *Spanhemius, Windelin, Zanchy, and Gerard* in Latin : and the truth is, he has shewn me the way which I must take by his skipping over sometimes thirty-three, and sometimes more lines of mine ; but yet I will do him so much right as to answer his most momentous responses, and quotations, which kindness he doth not shew to me, in that he neither answers my words, nor the sayings of my learned Authors, but passeth by many of them altogether.

Num. 96. My Answers. Now my answers will follow at large upon and after a serious invocation of the name of God for a blessing first craved to be powered down from above upon my poor endeavours.

1. Answer And First in general I say, that my Adversaries Reply to my cloud of Saints is so advantageous to me, as that what he saith, for the most part maketh most happily for me. For

1. Whereas he granteth that by the determination of Councils, Fathers, and School-men, I have the advantage ; doth not that make for me, that so many hundreds (because Councils consist of hundreds commonly) of such holy and learned men as the Fathers are for me ? As for his Addition, if that be Gospel, doth not hurt me, who do not equal what they say with the Gospel (as the Council of Trent asserts it) that *their traditions are to be accepted pari pietatis affectu, with the same pious affection with the Scriptures*, but only approve of what they say according to the Gospel, and for example, according to *Luke 6. 35. Lend, looking for nothing from thence*, as *Grotius*, his Author himself confesseth it, that a plerisque most ancient Fathers that place is so handled, and understood, as making against Usury : I will add one saying more which my Adversary hath concerning Fathers, and also doth exceedingly make for me, viz. *That they dſecry all taking of Use*, which maketh me to break out into this exclamation ; how happy then am I that have such Saints and so many on my side, and what a friend is my very Adversary to me by his own confession ? The like whereunto I may say of the deep learned Casuists, and School-men, one of which, *Aquinas* I mean, admired above all his fellow Scholasticks, for his transcendent learning.

1. In that he saith that the Fathers opinion *deserving all taking of Use for money generally passed for current among the School-men*, being backt too with the Authority of Councils: He thereby also pleads for me, as much as I can wish; because he saith now **GENERALLY**, having said before (I mean some of these) School-men. Councils. and Fathers immediately before mentioned) which sheweth how he contradicts himself, and is even forced by the evidence of Truth to averr, that Councils, Fathers, and School-men *are generally for me*, O advantage! advantage!

3. Whereas he adds, I think that *All taking Use for Money* was never more exploded than under the present darkness of Popery: But since the time of Reformation, that hidden things have been brought to light, this among other things has been discerned to be an **ERROR**, which Addition also militates for me: For as much as

1. Learned and well read men can confute him presently, and shew him to be but a meer Babe and Idiot in the knowledge of Antiquity: For that with a sonorous and loud voice he declareth, how the holy Fathers before the grossest Popery came in, were as bitter and eager against Usury and did as much explode it, as ever the Papists did since, thinking (as the Ch. himself tells us) they could not run far enough &c. but by discrying all taking of Use: which I am sure makes as much for me as I can desire.

3. This Addition militateth for me, in that he would make the world believe that since the times of Reformation this discrying of all taking of Use has been found an Error: Because wise and observing men are able to refell what he saith presently, and to shew that his opinion since the times of Reformation that hidden things have been brought to light, it among other things has been discovered to be not only an Error, but called Heresie: For no sooner did the light of the Gospel break out at *Wittenberg*, where *Luther* fixed his Theses against Popery; but theses also were disputed against all taking of Use in the same University (as I have already shewn it) and withal it has been asserted in the same position to be plain Heresie, and that those which take any thing above the principal, are to be accounted Hereticks, which has been likewise so judged by others, * especially if any defend Usury; See my margin.

* Wilson fol. 144. Archidiaconus § 1. q. 1 Card. de Usury.
 2. 1. † Mirin ab Alinsin & Eschirid. c. 17.

All which must needs make for me, and make the world see who is in an error, he and his, or I and mine, and who speaks true and lieth not, he, or I, and whom men may believe hereafter, him, or me;

Num. 97. 4. Whereas he boasteth so much of *Calvin, Bucer, Martyr, Zanchie, River, Junius, Salmasius, Wolleltus, Windeline, Hornbeck Spanhemius, Brentius, &c.*

That they are for a Regulated Usury, even that maketh for me also. How for you? O yes, it doth. For

1. The word which himself useth, calling Usury, which they are for, regulated Usury, is and can be no other but well cautioned Usury: For these men have their godly cautions, which I will name and set down fully hereafter, before I end this matter, and which so alter that which he calls Usury by a Novation (as they term it) as that it is not Usury † properly so called, but another kind of thing and contract: Where give me leave for the present to set down some few of their religious || Cautions.

1. They say that a man must take nothing but that which his *Debtor* can get by good and lawful means.

2. He may not take more than the gain, nay not all the gain, nor that part of the gain, which drinketh up the living of him that useth the money.

3. He must sometimes be so far from taking gain, that he must not require the principal, if this *Debtor* by inevitable and just causes be broughed behind hand, and it be also plain that he could not make, no nor by great diligence any commodity of the money borrowed: With * which cautions may be joyned the most excellent ones of *Fabricas*, and of reverend Mr. *Baxter* in his directions concerning Usury.

3. *Answer* 3. I say, that if these Authors should defend Usury properly so called (which I will not grant) it would be the same thing with their opinion of our Christian Sabbath, which they hold is to be observed not by a Divine but the Churches Institution, and not to be so strictly kept as we keep it, calling it Judaism, so that I have seen all manner of servile and worldly work done upon the Lords-day in the *Netherlands*, where the Ch Authors, as *Spanhemius, River, Grotius, Amerius, Salmasius* and others lived and tolerated it: So in *Geneva*, I have seen them in Sermon time sit one over against another, selling their commodities, and so pas-

* G. Powel. p. 3. † See Dr. Hammond's *Practical Chatech.* p. 315. || In my 2. part of this Book.

fed through them, not being then convinced of the unlawfullness of it, as many others also are not at present, no more than of Usuries finfullnes; which discovery by the Ch. occasioned, makes very much for me.

4. *Answer.* 4. It causeth me to declare, how his transmarine Authors cannot agree among themselves, Lutherans and Calvinists, warring one against another by Paper battels about consubstantiation, the ubiquity of Christs body, and the five Articles, so much discussed abroad; and how the most obstinate Defendants of Usury cannot accord among themselves neither, † some holding a compact lawful, || others not, and some by Nesheck understanding the Lords rack-rent, others oppressive Usury, and some taking Tarbith to be moderate Usury, others not.

Now if they be thus divided about these things, holding that such and such among them be out therein, why may they not be out in that Usury it self, which they hold lawful, and doth not this make for me?

5. *Answer.* 5. It occasioneth me to mention a thing which few know or have heard of, *viz.* that there are some risen up beyond the Seas (where Usury is most defended and practised by some) I mean, *John de Abiah* and his companions, who say, that they are all out there (even the very Protestants they mean) and therefore have set up their own way which they aver to be the right way in a certain * Dutchie there, where they gained that famous and learned Virgin Lady, called *Anna Maria Schureman*, which is now dead, but before her death, has set forth a certain Latin book which I have seen and read. The name of it is *Electio melioris partis*, the Election of the better part, because her name is *Maria*, whereof I make this use. That if it should be so as they say, that they be so out beyond the Seas in other things, why may they not be out too in the thing called Usury?

Num. 98. 6. *Answer,* that I shall set down the responses and answers of my friends, which they have made to the al-leading of Authors for Usury, lest men should think, or say, that I only go to shift off those great and grave Di-

* Of whom I hear that my Opponent is one. † I mean some of his Neighbours and divers more who could be named.

|| Where they live together about Eighty of them Families and Persons, as one told me, who being very godly is acquainted with them.

vines which seem to favour Usury, when they do not:
And,

1. I'll recite the words of Bishop *Downam*. Not only Usurers themselves have found out many subtle distinctions and instances to justify Usury: but also divers Divines have either spoken or written more wittily than truly in favour of Usury.

2. Dr. *Taylor*, if learned men allow that Usury which commonly is practised, I oppose the word of God against them.

3. Dr. *Slater*, if those Divines that are for Usury be Usurers themselves, then no wonder: if not, then to resolve others they set down such cautions as make it no Usury.

4. Dr. *Fenton* sheweth how those Authors, which are for Usury take what they write one of another, as an instance is given in a manuscript for Usury taken for a great part of it, out of *Bullinger*.

5. *Gabriel Powel* answers this plea from some learned Divines who Write in defence of Usury, thus, as I said once before now.

1. No Writer that ever I could see or hear of, ever allowed USURY.

2. There are many strong poysons, which the learned Physitian can so qualifie, that a sick person may take a potion, wherein some of the poyson is.

3. So holy and godly men have done and do temper and qualifie the Usurers poyson that they make hereof a whole: some medicine for many distressed persons.

4. For by their holy and religious caveats and lessons they alter the qualities of the Usury and make it indeed no Usury at all, but a lawful kind of trade and dealing: thus he, *bis ac ter quod pulchrum est*.

6. Answer. Sixty I shall answer thus. That whereas one of his Authors called *Windelin* sticks not to say, that *a plerisque modernis Theologis*, by most modern Divines &c. The question is affirmed *duabus observatis cautelis*, it will be proved, that contrary to truth two things are asserted by him.

1. That *a plerisque* by most modern Divines, the question is affirmed (for Usury.) 2. That but two cautions only are to be observed.

For the first I shall prove it to be contrary to truth, by such Authors as may be believed before his *Windelin*, as being free from Usury and so unbiassed, whereas many I will not say all, beyond-Seamen are tainted by and with Fœnory. And

1. I shall cite again famous Dr. *Slater*, whose words these are: If learned men allow that which is commonly practised (Usury he meaneth) A far greater number of late learned Divines, besides Fathers and Scholasticks do not. Now let English-men chuse whom they will believe, their own English Doctor, or this Forraign *Windelin*.

2. With him I shall joyn the most renowned and most learned Bishop * *Downam*, who first tells us that he could add unto Scripture-proofs, the testimonies of all wise and learned men, (mark, all wise and learned men, who have lived until our age, mark again, *until our age*, because some falsely say, that now in our age Usury is not so spoken against as it was, and that I only, and one or two more, are so much against it) The Philosophers, tho Heathens, have written and spoken against it, the Fathers of the Church have with one consent condemned it, even to the Pit of Hell.

Nam. 99. 2. He adds, The Godly learned Divines of this age, and namely of this our Church, do for the most part inveigh against it; those few that seem to defend Usury do in substance differ little from the rest, erring especially in this, that under the odious name of Usury, they defend and maintain a lawful contract of partnership.

3. || So the Author of the Conviction of Usury. By the Church of England Usury is simply and generally prohibited.

4. I will procure the most confident saying of famous ALCIATES concerning the infinite multitude of Usuries enemies.

Totus mundus militat pro nobis, the whole world militates for us, as I quoted him formerly.

And well he might say so, for, besides the holy Scriptures, and ancient Councils already so much spoken of, and the holy thers, which with one consent have condemned it to the pit of Hell, as saith that great B. *Downam*, and the sharp

* B. Downam upon Psal. 118. 5. † The Author of the Conviction of Usury in his Dedic. Epist. || Council. Arelatense. Agat. Terraconense. Nicenum. Elebertinum, Turonense, Lateran. Laod. Paris. * Downam in Ps. 118.

lighted Schoolmen, who, tho corrupt in many things else, yet herein do, as he saith well, retain the doctrine of the Primitive Church, I say, besides all these a world of modern Divines are of our side, blessed be God, viz. the Brittish Divines, Bishops, and Churches, as even now it was proved, and by name *Bishop Jewel, Bishop Babington, Bishop Sands, Bishop Downe, Bishop Hall, Bishop Lake, Bishop King, Arch-Bishop Usher, Bishop Andrew, Doctor Wilson, Doct. Beard, Doct. Slater, Doct. Smith, Doct. Taylor, Doct. Kimbus, Doct. Pie, Doct. Web, Doct. Fenton, Doct. Wilkinson, Ainsworth, Fr. Woidden the Elder, Mr. Hirn, Mr. Saunderson, Cartwright, Swinock, Ambrose, Turner, Mr. Pool, Mr. Udal, Mr. Bolton, Mr. Smith, Mr. Adams, Lightfoot, Nofworthy, Hakins*, all of them being famous English Divines, to whom I may add *Mr. Dod, Mr. Capel, Mr. Whately, Doct. Sutton, Mr. Bains, Mr. Greenham, Rogers of Dedham*; After whom in came Forreign Writers, viz. *Doct. Luther, Melancthon, Zuinglius, Doct. Paræus, Beza, Erasmus, Doct. Chemnitius, Doct. Didericus, Doct. Mordesius, Doct. Welleus, Doct. Ludder, a Civilian, Hottomannus, Camerarius, Lipsius, Oecolampadius, Brentius, Musculus, Aretius, Piscatus, Ursinus, Pomerianus, Doct. Saunder, Doct. Vulteijs, Doct. Frechius, P. Fagius, Hen. Stephanus, Magdenbergenses, Pastores Mansfeldenses, Pastores Gallici, Urbanus, Rhegius, Justus Jonas, Cuiatius, Catapinus, Albertus Blankenberg, Phil. Casar, Keckermannus*, * who saith, that almost all but reformed Divines hold Usury to be a sin *Langius*: where Note what a huge number here is, to his small number, which he musters up being about two, so that he cannot by any arithmetical skill he has, make it good that most Moderns are on his side: and so let him go with his vain boast, and boast of it to those, who know nothing, or but little of this matter by reading or experience; wise and well read men and such as have been abroad in the World, and have eyes in their heads, will not believe him, but rather those learned men which I have named.

2. So for his two cautions only, let me shew how contradictory to truth it is what his Author *Vindelin* saith, for I can cite against him far greater Writers than he is, who reckon up many more: One I have already † named, and another I shall mention now, who numbers up seven more, as

1. That a man must not be a professed Usurer.

* Keckerman in his *Oeconomicks*, c. 7. † B. Dornam upon Pl. 15. p. 274.

2. That gain be not required of men, who being in want do borrow for the supply of their necessity.

3. That they do not require it of him which borroweth for gain, unless he be a gainer.

4. That he which lendeth for gain must not only require no gain, but also must be content to bear a part of the borrowers loss, if without his own default he prove a looser.

5. That the end of this lending must be charity, whereby the lender is bound to seek the borrowers good rather than his own (and who doth so?)

6. That in this contract he respect the good not only of the borrower, but also of the Commonwealth, and therefore that he require not so much gain as the party cannot raise by lawful means.

1. That this lending, be answerable to natural equity, which is to be judged of not by mens practice, but by the word of God: so that here five times two.

I add what a famous Author Writeth of such cautions.

Now how far Usury differs from this kind of dealing, if our common Usurer will not confess, woful experience daily teacheth.

Num. 101. 6. About *Perkins, Mayer, Vines, Bailly, Hughes*, I have given an account formerly, to which account I refer my reader; and *Gataker*, I must likewise reckon among those other Divines which are here likewise named, because they and he Write to the same effect.

As for his fate (not to name it) to that I answer.

1. That this fate has infatuate him so as that, 1. Against his will he did shew me the greatest friendship by making such learned men, as those, whom he names my friends in this point of Usury, acknowledging them to be on my side, and so consequently by name *Bishop Jewel* (and what a man was he) *Bishop Downam, Bishop Hall, Bishop Babington, Bishop King, Bishop Lake, Bishop Andrews, Bishop Sands*, and so all the rest.

2. It infatuated him so, as to mix ceremonies, which are no foundation things, with Usury, which concerns life and death, even life and death Eternal, *Psal. 15. 5. Ezek. 18. 12, 13.*

3. It infatuated him so, as that he takes off the charge,

wherewith beyond-Sea Divines are * charged, viz. that they are against the strict keeping of the Sabbath, which I can testifie by sight, and to lay it to their doors, who will not, as I suppose own it, because in Divine truth the ancient Council, whereof the *Parisian* is one, which is as strict for the keeping of the Christian Sabbath, as any of us in England; For they take more than ordinary notice of the Judgments of God, (like the practice of Piety) shewn upon the Prophaners of it, by fire from Heaven, which has burnt them; and did charge the Emperour then reigning, to see the said Sabbaths strictly kept; so that I was much taken with it when I read it.

8. Answer. Eightly to his insisting upon Emperours, I answer, that I have already cleared up that, shewing, how the † *Civil-laws* and those pious Emperours hold with me, and *Justinian* especially, whose very words I have cited: and as for the sum beyond which no use must be taken, that is no more than our English Parliaments have done, which have discried all Usury as a detestable sin and interdicted by the word of God. viz. *Jac.* 13. and *Eliz.* 13. C. 8.

9. Answer. Ninthly Concerning *C. Molinaus* the Lawyer, I have this to say 1. That I put against him *Hottoman*, that far more famous and pious Lawyer too, who, as I have already evidenced it in this book, is on my side.

2. That *Molineus* has many frivolous and strange things (because he is no Divine) but a Lawyer about publicans especially.

Which doth very much disparage him: But I will say no more of him but this, that he is held to be the first Defendant of Usury, and not *Calvin* (as some have said of him) for they know not what to make of that holy man *Calvin*, because of his bitter sayings against Usury by me quoted, and his holy cautions which make that Usury which he is for, no Usury.

I am the larger in this answer to Authors, because those Authors which they do so objectate, are their cheif Pillar

* In which charge I for my part must needs except the Author of the *Heydelberg Catechism*, because he is as strict as a man may be in his pressing the most strict observation of that holy day.

† *Leges Civiles si bene sunt constituta nihil quidem precipiunt quod Deus prohibuerit, et nihil prohibent quod Deus praeceperit.* Beza Annot. in *Mat.* || *Hottomanus in suo lib. de Usur.*

* *Molinaus de public. &c.*

which their defence of Usury relieth upon : as as it is observ-
ed by wiser men than my self, of whom at present I will
quote but one, viz. the learned and most famous *Bishop *
Downam*.

‘ And because the judgements of those learned men, who
‘ do not seem to condemn all Usury, are of such force with
‘ Usurers, that they seem to build their practise upon their
‘ authority, I will also take this hold from them, and out of
‘ their Writings manifestly demonstrate before their eyes,
‘ that the Usury which is practised in the world is not al-
‘ lowed of any godly Divine : thus he, and so he goeth on
‘ to prove it, and if so, what shelter have our poor Usurers
‘ then, both Ministers and people, having neither Scripture nor
‘ good men on their side.

10. *Answer. Num. 102. Tenthly*, I answer to that which he
saith of the reformed Churches.

1. God forbid, that they should be all guilty of that dam-
nable sin of Usury : for I was born beyond Seas, and
know the tenents of my brethren, and fellow Divines
there, how far some hold some Vsury improperly so called law-
ful with such cautions, as even now I named, which our Vsu-
rers here do not observe, God knows I leave them to
the Judge of quick and dead, I am no Judge, but only de-
clare the Judgement of God against all unrighteousness and all
Vsury properly so called, and usually here practised, as himself
also doth, *Psa. 15. 18.*

Eleventhly, I answer to what he saith about † *Luther*, that
he was more moderate in his latter Writings in his opi-
nion concerning Vsury, which he partly names, as quoted by
my old friend *Rivet*, thus.

1. That I can see no allowing of Vsury properly so called in
all that he saith, but that he would have Vsury stinted by the
Magistrates, advised by Divines and Lavvyers, conceding and
yielding to a Nobleman four, to a Marchant eight, to others, six
Florens or Guilders in the 100. vvhich has been || proposed
long before him, as || one vvho vvvas himself a lavv-maker asserts
it, saying, (to confute * *C. Molinæus* who falsly affirms that
the *Civil Law* allowes of Vsury) that the law doth not allow it,
as good, but permit as evil for the avoiding of greater incon-

* *B. Downam* upon *Psa. 15. 5.* † *The Eleventh Answer*
about *Luther.* || *B. Downam* upon *Psa. 15. p. 268.* * *I say,*
that he saith it, that the Civil Law allows it, because in the No-
vellis, so called, it forbids it utterly.

veniences; and then he shews, how the law stints the Merchants Usury at eight, and the Noblemans and Gentlemans at four, and the Usury of other men at six in the 100. so that Luther did no more then the Bishops in England do in Parliament, stinting Usury at six in the 100. together with the Lords Temporal and the Commons, which notwithstanding they desire all taking of Use, as the Champion saith, and together with the whole Parliament call it a detestable sin and forbidden by the word of God, and call their act an act against Usury, Answerably, whereunto Luther might be for a stinting of Usury and Usurers, that they might not take above the foresaid sum, and yet be like our Parliament as bitter again Usury, as in his Writings he shews himself to be * exhorting Ministers to be bitter against it, and I could never read in any Author, that he did reclaim or repent (as Austin, and others have done) of what he had so bitterly Written, but on the contrary I see that all Divines and Authors. that since him wrote against Usury, cite him against Usury, as a chief enemy to it, nor is there any likelihood for it, if we consider how he could not, but be a headman and chief approver of it in the Wittenberg theses or positions against Usury, as the chief Doctor and Professor in that famous Univerfity.

Num. 103 *My Adversary next progresseth to my last reason, which is, and what should the Usurer do in Heaven. &c.*

And I dare say no books written against Usury. Whereunto I answer, but such that wrote against it are doubtless there, as Moses, David, Jeremiah, Ezekiel, Cyprian, Lactantius, Basil, Ambrose, Austin, Chrysostome, &c.

As for his jeering at me, that it is well that Mr. Jelinger is not Key-keeper, and that this he takes to be one of his Antelucane Meditations, I am so well used to it by his * often jeering, as that I do no more regard it than the dirt under my feet, it being but dirt coming out of a foul mouth, and a dirty pen.

Nor have I cause to be troubled at it, especially at the least, about my rising before day to meditate and to pray, because I use to pray then as fervently as I may for his and other Usurers conversion, and find that God hears his poor servants prayers then poured out, and converts poor Usurers souls, whose gain is of more value to me, than if I should win the whole world, and which are comming in still. Wherein I desire to imitate a certain holy man, 'who, meeting with the

* The Author of the conviction of Usury quotes him for it, p. 170.

* For a very Nautulus he is.

‘Emperour his Enemy, asking him whither he was going, ‘returned this answer, I am going to pray for thee and thy ‘Empire: Semblably whereunto, if an Usurer being mine Enemy, should ask me what I am going to do, when I rise mornings before day, I should tell him as I now tell this my Adversary, I am going to pray for thee, and thy poor soul, that it may dwell in Gods holy hill, and not go to hell, there to burn, burn, burn to all eternity.

Num. 104. *I thought to have superseded, and ended here the confirmation of my Doctrine by Reasons, but because my bitter Adversary doth so exceedingly slight my four last Arguments especially, therefore I will superadd four arguments more, which I am sure will be strong enough. And The First is that Usury is the Evil of Evils.*

1. *Transcendentally, as Solomon’s song is called the song of songs, because of its transcendentalness, as I shew in my Rose of Sharon; so this great Evil called Usury, may well be called the Evil of Evils, as transcending other Evils, and being * in it self not only simply evil, but exceeding evil, even like mans deceitful heart, desperately evil, and wicked, Jer. 17. 29. and deceitful above thousands of other things, so as that for that cause it is called not only deceitful, but even deceit it self, yea deceits in the plural* חַסְדִּים *from חָסַד* Prov. 29. 13. *because as a great † Writer observeth it, Usury is never without deceits, so that commonly by the man of deceits in that place foresaid, Prov. 29. 13. is understood the Usurer, as also by* τὸν ὄν *, which is Usuries Greek name, is understood deceit, as being derived from the Hebrew* חָסַד *.*

Whereby it appeareth what a great transcendent evil Usury is, being so deceitful and desperately wicked, for its being deceit it self, yea deceits.

2. *It is the evil of evils, as it is the cause of all manner of evils, viz.*

1. *Grief, For which cause also its called* τὸν ὄν *in Greek, because it is as it were the monstrous and unnatural breed of what is borrowed, and causeth such great grief in the*

* Which I know my Cousin Spanhemius denieth without any sufficient proof of his denial, alleading only Deut. 23. 19. concerning the Stranger, so often and so substantially answered: See his words, Ps. 27. 14. † M. P. p. 30. || Bishop Downam upon Psal. 15. * The effects of Usury are, poverty, grief, death. G. P. p. 29.

heart of the borrower, as is answerable to the pains of Child birth : and so in Latin it is call *fenus quasi fetus* a brood, as *Nonius Marcellinus*, and others aver it ; some add to grief poverty and death.

2. It is the evil of evils, as it is the cause of many other sins, as

1. *Theft*. 2. *Murder* which two great sins Authors so bring within the Circle and Compass of Usury, as to make them not only kinds, but also issues of it, and it self there upon a breaking of both the sixth and eighth Commandements, and so consequently both theft and murder : See the Margin.

3. *As Idolatry*, because the Usurer is a covetous man, as has been demonstrated, and covetousness is idolatry, *Eph. 5. 5.* So *Cyprian*, *Basil*, and others.

4. *Oppression*. See *Ezek. 18. 12, 13.* Where oppression and Usury are joyned : because, if the Usurer be not paid, according to his time, he will trouble and arrest the needy borrower, and make him sell his goods to his loss, as by such as have been sufferers in that case, I have been informed : but yet I will not charge all Usurers, with this alike, but only such as are so cruel, as the holy fathers have done likewise ; at present I will name but one of them, viz. * *St. Chrysostome*, who for this cause calls Usury a pestiferous womb, because it brings forth such pestiferous brats : with which holy Father I will joyn a great King of *England*, who said, that he heard it spoken in the Court of *France*, that Usury is the root of all evil, as well it might be said so, because of the love of money, which the Usurer so dearly loveth, and which the sacred Scripture it self calls the root of all evil, *Tim. 8. 10.* And therefore how can he who liveth in so great an evil, live in the heavenly Tabernacle with the greatest good, which is God blessed for ever, it being expressly Written, *Lord who shall dwell in thy Tabernacle, he that has not put his money to Usury, Ps. 15. 1, 5.*

Num. 105. 2. Usurers * for the most part are convicted of the evil of Usury in their own Consciences, and therefore living and dying in that sin, they cannot be saved.

To prove this, that * great disputant against Usury useth this Syllogism, in *Celarent, ab impossibili*, from that which is im-

* For the Usurer is even a Thief and a Robber, saith Calvin upon *Ezek. 18.* * And the Usurer is a Murderer saith Mr. Powel, p. 40. * Low what a livery and language these two great and godly men bestow upon Usurers. * *Chrysos.* in *Matth. hom. 57.* * I cannot say all. * Gabe. Powel.

possible: It is impossible that faith and an evil conscience should at the same instant be joyned together in the same man.

All Usurers have an evil conscience.

Ergo. No Usurer having an evil conscience hath faith, and so consequently has no faith, and so its impossible for them that wittingly and willingly persevere in that sin to be saved. Thus he.

I add, For without faith it is impossible to please God, *Heb. 11. 6.*

But to prove that the common Usurer standeth convicted in his conscience of the evil of Usury I shall bring and adhibit twelve *Mediums*.

1. Because there is a light, even the light of nature, or the * law of nature Written in his heart, *Rom. 2. 15.* flushing as one useth that expression, into their consciences, and so illightening them as that needs they must be convinced by it, and come to see the evil of that cursed sin of Usury, as when a light shineth in a dark place, to use blessed *Peters* own words, *2 Pet. 1. 19.* that which there is amiss must needs be seen and discerned by it: and the place it self must also be illuminated by it. So that, I dare upon that account ask any Usurer, whether that light which is in his conscience do not so far illighten him, as that he cannot but see and know that his practice is a sin. Observe what I say, I do not ask thee now, Usurer, whether Usury be an evil: for that happily thou wilt grant, understanding Usury in thine own sense, and equivocating with me, as my Adversary doth: but whether thy practice of taking Use by a compact, whether it be six in the 100 or less be not a sin and evil thing in thee? here let thy guilty conscience answer.

2. Because people generally say of thee behind thy back, that thou art an Usurer, though thou takest but six in the 100. and thou canst not but know it, and hear of it by others; and *vox populi, vox Dei*: the voice of the people when it speaketh according to the word of God, condemning Usury, as *Exek. 18. 12, 13.* is the voice of God: and I believe that doth much convince thee.

3. Yea, do not some cast it in thy dish, and tell thee to thy face, that thou art an Usurer, though thou takest but six in the 100 or five? I am sure I am told so by some, that

* Which Divines say is meant by the law written in the heart, *Rom. 2. 15.* & *Joh. Wigandus, Synlog. part. 1. col. 44.*

have heard it with their ears, and say that they have told thee so to thy face.

4. The Vsurer will not be known to be an Vsurer. The * *Magdeburge Centuries* tell us of a Vsurer, who, living in a certain place and lending his money upon Vsury, did charge his borrowers by no means to tell of him that there was such a one in that place; but what befel him, when it was known, I shall not mention here; another time and place being fitter for it to be told: thus Vsurers will not have the World know it that they are such.

5. The Vsurer will colour and cloak his Vsury by some other contract.

6. Vsurers will not by any means call themselves, by that name, as other men will call themselves Merchants, or Husbandmen, &c. according to their callings, but Vsurers will not do so, being Conscious to themselves of the evil of their employment.

7. Vsurers are convinced of the evil and baseness of Vsury, because if one should call any of them by that odious name, Sir Vsurer, as others are called by their Names and Titles, *Sir John, Sir Henry, &c.* he would be very angry with him, and tell him, Sir my Name is not Sir Vsurer, but a lender of money?

8. The Vsurer will not call his Vsury by that name neither, but Vñance, interest, consideration, the Rent of my money, &c. being ashamed to call it so, which also evinceth his conviction.

9. Vsurers will not only deny it, that they are Vsurers, but some of them, as || one saith, swear deeply that they are none.

10. Some Vsurers will take a certain note, as it is reported in Print, or as some call them, Letters Patents, Confined with the borrowers hand, in which he shall make it known unto all men by these present that the Vsurer has lent him freely and without any mention of encrease.

11. I am confident that if a question should be made by a Godly Minister in his Pulpit whether there be any Vsurer there, because he would willingly speak to him, not one would answer to the question that he is an Vsurer, though forty should be there: and that which confirmeth me herein, is this, because I have read of a certain Preacher, * who knowing that

* *Magdeburge Cent.* † *M. M. p. 107.* || *Id. ibid.*

John Bromyard *summa predi.* Tit. *Vsur.*

there were many Vsurers among his Auditory, broke out in his Sermon into asking of the question, whether there were an Vsurer there? whenever man held his peace, he demanded again, whether there were a Scavenger there? One rising up, and answering for himself said, yea, here is one, and I am that one; the Preacher thereupon infers this invective against Vsurers, behold, you may see hereby how vile a thing Vsurery is, for this man answers for himself in the defence of his filthy employment, Vsurers are ashamed to answer for theirs, and thus they are convicted in their own Consciences.

12. And may I not bring in at last *St. Austins* testimony too, saying, how detestable a thing it is to lend money upon Vsurery how odious and how execrable, I suppose Vsurers themselves are not ignorant of. So then upon and after all this I may well end here, with that dreadful saying of another learned Author, so then the Vsurers sin willingly, and of set purpose they follow a practice contrary to the light of their own conscience, &c. I add.

3. The Vsurer is, as it is to be feared, not only convicted, but also condemned of himself in his own conscience: for there is, as it were, a Court kept, and there is accusing, witnessing, and condemning, according to *Rom. 2. 15.* *Their Conscience also bearing witness, and their thoughts mean while accusing, or else excusing one another.* In which respect * some have called conscience forum, a Court, a Consistory, because in it men are convicted, and convicted, and condemned upon witnessing and accusing passed, so that, even as an Heretick is condemned of himself, because with an evil conscience, or against his conscience he sinneth wilfully, and of purpose, as * *Calvin* expounds the place, so I am afraid, it may be said of Vsurers, that in their sinning they are condemned of themselves, because wittingly and willingly they follow a practice contrary to the check and touch, and light of their own conscience, did I say, I am afraid? I know I did: but I can tell you, there is † one who saith positively from that place in *Tit. 3. 11.* that they are damned of themselves, being counted by learned men to be Hereticks. And there is a famous Doctor called *Doctor Beard*, who Writeth of a certain Vsurer, who being condemned of himself made his last Will and Testament: as word for word it is set

* *August.* in *Pf. 36.* † *M. P. 35.* || *Philo. Greg. Theol.*
* *Tho. Langius de vita Christ. tom. 3.* † *John Calvin Inst. l. 4. c. 10. Sect. 3.* || *Idem in Tit. 3. 11.* *M. P. p. 35.* * *Doctor Beard in his Theater.*

down in the end of this Book. the *Part. 4. Num. 18.*

Num. 106. My fourth additional Argument is.

That the Usurer is an enemy to God and man.

1. To God, and that, 1. Because he rebelleth against him by yielding and using all the faculties of his soul and members of his body, as Weapons of unrighteousness against him, that I may use the great Apostles words, *Rom. 6. 19.*

And, 1. The faculties and powers of his soul, as for instance 1. *His mind* he uses against God to Usury, minding his Goddes and great *Diana*, Usury, I mean, more then God, who is seldome and little in his thoughts: for if he were, he would not be an Usurer. 2. *His will*, in that he will be an Usurer, tho God will not have him to be one, *Neh. 5. 10.* 3. *His love*, loving his Usury money more than God, like a covetous wretch, as he is, who will needs be rich, 1 *Tm. 6. 9, 10.* and like an Idolater, as he is also, according to that famous saying of *Laſtantiuſ*, whatsoever a man loveth more than God, that is his God.

2. So the members of his body, as namely, 1. *His eyes* he yields as weapons of unrighteousness against God, by his most earnest looking after, and for his Usury money from half year to half year contrary to *Luk. 6. 35. Lend, looking for nothing from it again.* 2. *His tongue* he useth as a weapon of unrighteousness against God, by his enticing young rich heirs (as *Basil* describes him) and others, to borrow money of him upon Usury. 3. *His hands* he useth to take Usury money therewith, according to *Ezek. 18. 12, 13. He has taken Usury and encrease where* † *Calvin* note: *That God, to cut of cavils, joineth both names, and condemns all accession to the principal.* 4. His feet he employeth as Weapons of unrighteousness against God. by his running after covetousness. For what else is his Usury but covetousness, as has been abundantly declared? at present I will cite but one great friend of mine, viz. Great ‖ *Luther*, who may be *instar omnium, instead of all*: saying, expressly, that Usury is covetousness, his words are, *Usura est detestabilis avaritia. Usurie in detestable covetousness*, mark, covetousness it self it is, and detestable covetousness after which the Usurers feet so run, see *Ezek. 33. 31.* where running may be extended to feet too, by which the heart runs as well as by its thoughts.

2. The Usurer is an enemy to God, in that no kind of people, as * one saith notably, think worse of God then Danists,

* *Laſtant.* † *Calvin* in *Pentat. p. 355.* ‖ *Luther de taxanda Usur. to. 7.* * *Nullum de Deo hominum genus pejus sentit quam Danistarum.* *Roger Turner. p. 102.* that

that is, Usurers; for they slight and vilipend his providence, so as that they of all others will least trust him. The Mariner looketh after the wind, which way it bloweth, and prayeth to God that it may blow fair for him, and so doth the Winster, and so doth the Miller that hath a Wind-mill: but the Usurer thinks that he hath least need to say his prayers so, let the Wind blow East, West, North, or South, its all one to him: his Mill, I mean, his Usury Mill grinds for him still, I will not say Corn, but the face of the borrower; his fanning, sifting, and Wimbung of that which is in the borrowers purse and barns go on, he taking the substance which he has, and leaving the chaff, which is nothing, and an empty purse to him.

2. The Usurer is an enemy to man too, and to a world of men, even as a worm is to a round fair Apple, eating it out and spoiling it.

So is the Usurer by his Usury to this round and fair World, I mean the men that are in the World, by eating out and spoiling so many men and households with his most sharp teeth.

And the multitude of Usurers is like so many locusts, which are called in the Hebrew tongue from the same verb, that Usury is called *תרביה* viz. *רבה* to multiply, because locusts * multiply as Usury doth, and did a great deal of mischief in Egypt, as it is to be seen *Exo. 10. 15.* answerably whereunto Usurers do a World of hurt in the World to a World of men, eating up men which borrow of them like bread, as it is † Written of some, *they eat up my people like bread* which is applied by a || great Writer to the Usurer thus: the Usurer is a soft beast at the first to handle, but in continuance of time the hardness of his teeth will eat a man up, flesh and bone, if he have not a special care to shun him: with this learned || Author who maketh the Usurer a man eater, I shall joyn two or three more, whereof,

1. 'Blessed * Bolton shall be one, who maketh him a Cannibal also, saying if Usury find a man rich, yet it bringeth with it a pair of CANNIBAL chops and many cruel teeth to eat out. &c.

2. The great Luther, who calls the Usurer the blood sucker of the people, as also † one more calls him so saying, *as the fly sucketh and cleaveth the Oak, as a lover, but thereby it groweth up and overtops the Oak, and sucks up the juice and sap of*

תרביה Locusta, quia est species multa. Pagnin. in Lexic.
* Psal. 14. 4. † G. P. p. 48. in his posit. || Bolton in his
Discourse concerning Usury. * Luther. † G. Powel,
p. 43. Oak

Oak, that it cannot thrive nor prosper, such a blood sucker is an Usurer, saith he, and besides him * one more, these (Usurers) are cursed flies, suckers of mens sap, the drinkers of their blood. So Adams saith the same.

3. That grand enemy of Usury Bishop Downam, who saith, wise men, when they have considered not only the wrong, which is done to particular men, but also the manifold inconveniences and mischiefs, which come to the common-wealth by Usury, they have confidently affirmed, that Usurers are worse then thieves and that it were better for the common-wealth that there should be a thousand thieves in it, then an hundred Usurers; what a remarkable passage this is against poor Vsurers, coming from so great a Prelate.

4. Cato who speaks very near to the same effect, that whereas by the twelve Tables, it was ordained, that if any Vsurer should take above one in the hundred, he should be punished fourfold, whereas a Thief was to be punished but twofold, whereby we may gather how much they esteemed a Vsurer to be worse than a Thief.

5. || St. Chrysostome, who did not doubt to say that the Vsurer is to be esteemed, AS A COMMON ENEMY TO ALL MEN. All which if it be so that the Vsurer is such an enemy to God and man, how can he dwell with God in his Kingdom? will an earthly King suffer enemies to be in his Kingdom with him therein to live? no, no, he will have them slain and dye rather: So God, for so, he saith, But those mine enemies bring hither and slay them before me, Luk. 19. 27. and lest men should say that this concerns not Vsurers at all, but others, and that therefore he will not have them dye, he speaks more plainly in Ezek. 18. 12, 13. concerning the Vsurer, who has taken Vsury and encrease, any encrease verse 8. shall he live? he shall not live, his blood shall be upon him, and being asked by the holy Prophet David, Lord, who shall abide in thy Tabernacle, who shall dwell in thy holy hill? he returneth this answer, he that putteth not out his money to Vsury; and is not this as clear as the Sun, who dareth slight it?

* Roger Turner in his plea answered, p. 15. † Bishop Downam in Psal. 15. 5. || Chrysostome cited by Bishop Downam, p. 261.

Num. 108. But here I must answer two Contradictions.

One concerning my Authors mostly, and me in part.

The other mostly me, and my Authors in part.

The First Contradiction. To begin with the first, some here upon will say, your men whom you quoted even now, are too harsh, too bitter, too severe against the poor Usurer, giving him such language, and taking up such comparisons against him, and making an enemy to God and all men: One would think that such wise, learned, holy, and grave men should not have such hard thoughts of him in their hearts, nor divulge such sayings against him to the world with their pens, the world speaking hard enough of him already; and we wonder why you will mention them.

Whereunto I thus answer in their behalf;

1. That God himself giveth the like language to all the Wicked, * whereof these are some, saying, that they are † Dogs, ‖ Sows, * Asps, † Vipers, ‖ a generation of Vipers, yea, * Devils, and the Children of the Devil, and the Usurer a biter like a Dog, and therefore why should any man blame them, for saying what God saith, and calling them what God calleth them, biters?

2. As God maketh them so bad, to make them better, so they.

3. That they do but speak the truth and do not belie them, calling a spade, a spade.

The second Contradiction.

4. As for me, I am but the Eccho of these men, and mention their bitter sayings, because I look upon them as wise, learned, and Godly men (Christians I mean) whom one may safely make use of, and without any disparagement, and because I would have the World to see how I am not the only man, who dealth so hardly with the poor Usurer, as to give him such language now and then, but that others, being my betters by far have given him the same or the like before me: but of this much has been said formerly, and therefore I shall say the less now.

Num. 109. 2. The second Contradiction concerning me myself.

* Matth. 7. 6. 2 Pet. 2. † 2 Pet. 2. 21. ‖ Rom.
3. 13. * Matth. 3. 7. † John 6. 70. ‖ John
3. 10. Deut. 23. 20. *Uli est his* וְלִי עִם אֵלֶּיךָ *Unle Usarius*
venit Mordent. מִדֵּן

ly, and my Authors in part is this, (as methinks I hear it whispered.)

If these reasons, which you have given us, be the best you can shew, and in that, which out of Authors you have quoted to us, your strength be supposed by you to lie, as it seemeth so to us, because you reckon up so many, you might well have superseded, fat still, and not troubled the world with your Usury Books : For we look for strength of reason and not for railings, of which your Writings and Sayings and theirs are full.

I. Answer, *Whereunto I answer thus.*

I. That I and my Assistants (called Authors) need not to be ashamed of what we hold forth, because we let all the world see it at home in *England* and out of *England* beyond the Seas, where many of my Authors like flowers did flourish in Gods Eden, and shine, like Starrs in the Firmament, as *Luther*, and * *Zwinglius*, who preachd the Gospel before *Luther* in a place called *Clarona*, and many † others formerly named ; and as for my poor labours lately published, and the Usurer cast by name, (I can produce a Letter written to me from the Belgick Orbe concerning both some of the Ministers themselves, and many private persons too. So that I do not regard what some may say against me, and against my brethren, which agree with me in this point of Usury, and are a numerous company; nor do I count my labour badly bestowed, and I hope withal that no judicious Reader will say so, that if the reasons, arguments, and sayings, which I and my friends use and have used against Usury to make it damnable, are so simple and weak, as that I might well have superseded and forborn to trouble the world therewith; *ignoramus's* may say it, but true learned men will not.

Not to say much of and for my reasons, sure I am, that some of my Authors especially, have shewn as much reason as men can, being admirable Logicians, so as that they touch'd their mediums in unanswerable syllogisms, *Distick* and *ppidistick*, fetcht from all manner of Logical terms, internal

* *Keyserberg*, *Cruciger*, *Wesselius*, *Capito*, *Wittenvachius*.

† *Monsieur Horton* my learned Brother in law makes it out in his *Concordia*, reports it. || Of whom my friend being a Stationer Writes thus : Our Citizens (which understand English) are much taken with your book (wherein the Usurer cast is concerned) : and our Ministers still come to me to know whether I have any more of the same Authors labours; thus he.

and

and external and consequences, and from comparatis, or comparisons, definitions, and divisions, and *ab impossibili*, from that which is impossible, and from testimonies both divine and humane, and did with much exactness make use of *Barbara, Celarent, Darii*, that is Logical Figures, so called, whom also I did trace as near as I could all along, being backt by them still, tho not in syllogisms (for that, it need be, I reserve for a peculiar Latin Treatise syllogistically penned against Usury) yet by Logical mediums, as also the holy Fathers, Schoolmen, and other Writers by me cited do, without railing, without jeering, without slandering, seriously, soberly, satisfactorily: which is not so to be seen and observed in my Adversary, and his Second. For I do not remember that I met with one syllogism in any one of them, they supposing that *αὐτοῖς ἴσα* was enough for them.

* *Who is best skilled, in jeering and knows how to do it artificially. Only one made a syllogism since this his book was penned and gave it to me in Witten, which I will answer next in a proper place.*

THE
THIRD PART
OF THIS
BOOK
now followeth.

Containing Objections made by Usurers in the 6th: and 7th: Chapters of my first Book, and replies put to my Answers thereunto, by my cheif Opponent; and my several Answers to his Replies.

Num: 1. **I** now advance to the Vindication of my answers put to the objections made by Usurers, in Usuries behalf.

The first Objection is, Biting is in your text condemned: I am no biter, *ergo*, I am not concerned in this matter, the Psalm speaks of *Nesheck* that is biting.

His answer is, every Usurie biteth naturally, either actually, or, potentially, directly, or consequentially.

Reply. Let *Spanhemius* answer him; whereunto I answer. Here let the Learned Reader read *Spanhemius* in his Dub. Evangel. p. 870. For to no end it is to set down his Latin words, as the Champion does, because unlearned men cannot understand him.

And because he would have *Spanhemius* to answer me, I will say the same to him. Let another grave Author answer both *Spanhemius* and him, and first the learned *Christophorus Cartwright*, * late Minister in the famous City of *York*, whose words are. 1. It is falsely supposed, that *Nesheck* only denotes one Certain Kind of Usurie, as if there were some Vsury not biting (as *Spanhemius* asserts it giving instances) whereas it sets

* *Christophorus Cartwright* upon *Psal: 15.*

‘ forth the Nature of all Usurie (to wit) that it doth bite and
‘ take away something with it.

2. To exclude this Cavil, As *Calvin* also, who is greater than *Spanhemius*) * observes it, in divers places, where Usurie is called *Nesbeck*, biting, is condemned, there *Tarbitb*, which signifies increase is condemned also, as the Notation of the word, and the Interpretation of it in all Languages does shew: *Salmasius* himself, tho a patron of Usurie, grants *Nesbeck*, that is, biting, and *Tarbitb*, encrease, to be *Synonymaes* and to signify the same thing in divers respects; In respect of the Borrower, whom it bites, and in respect of the Lender, who is encreased by it. And my Country man *Mollerus* upon the 15. *Psal*: can make nothing else of *Nesbeck*, here, but the taking of any thing above the Principle in respect of loan.

2: I add, That as *Spanhemius* speaks of An ti-Usurarians; that they say, and doe not prove; so the same may be said of him here, and most times and so do his associates, For how will he prove it, that none is bitten, when the borrower payeth his Usurie money; suppose he deal in Merchandizing, as he saith, or buy in Provisions, how will he prove it, I say, that neither the poor nor Common wealth is bitten, if himself be not, which is very rare; but hereof more hereafter.

3: This only I will graunt, that all are nor bitten alike, nor presently feel it alike, some are bitten more, some less, as by several sorts of Dogs greater and lesser, for Usurers are compared to Dogs by diverse Divines, and by Mr. *Bolton*, and Mr. *Trap* by name, as it hath been formerly shewn. I say again, that some bite more, as those in *Nehemiah* did, and as we read of others that did so, and more too as a certain Author writes, that the Jews Usurie has been so abominable as that what I have red of it, is incredible. And † *Graftus* writes, that in the 47. year of *Henry* the 3d. 500. Jews were slain by the Citizens of *London*, because one Jew would have forced a Christian to pay more than two pence a week for twenty shillings, and such a like thing I have heard of a wretched woman living in a City near unto me, and various instances more might be given.

* To be looked upon as but a weak one; as pious and learned Mr. Capel proves him to be, in the matter of Usurie, in his App. conc. Usurie. As he is no Divine, so his judgement is not very great in matters Divine saith he. So Thomas Hall in his touch. of long hair p. 12. shews him to be out in saying that no where in Scripture long hair in men is condemned, contrarie to *Ezech*. 44. 21. * *Graftus* in *Shron* sups.

But then there be others who take less, some, 4. some 5. some 6, in the 100. And this I know, and can say upon experience and observation, that even such as have paid but six, have bin so bitten (tho less than others) as that they, that came to look after their Estates, when they were deceased, were glad to sell their Land and Lease, which they had bought to pay debts, which, paying Usurie still, they had Contracted.

Num. 2. But my cheif Adversarie goes on, and jeers at my proofs, from the Market, and from *B: Jewel*, as the Reader may see, that will not count it tedious to read his jeering expressions; saying, that I speak like a man that understands the Market, and write *Stilo veteri*; after the old Stile, whereunto I answer:

1. That it is well known, to all my Neighbours how little I have to do with Markets, desiring to live like *Jeremie* 15: 10: and studying as hard as a man can both day and night; what I write of Markets I take from *B: Jewel* and * *Mr. Bolton*, let him blame them if he can justly; as for his expressions of the old stile, I shall quickly stop his mouth for that, telling him, that all that which he can make of my saying is that when men pay but six instead of 8. or 10. in the hundred, that there is the less biting, but biting there is, say I, and my Friends; as when the Borrower taketh up 400 *l.* and buyeth Land worth 20 *l.* per annum, he biteth the Borrower, who must pay the Usurer 24 *l.* and cannot make 20 *l.* free, all out-going discharged: and still he rises actually or potentially.

The Reply which is made, is but a lame one; the Suppositions which he makes, signifie but little; for when shall one meet with such a bargain that he tells of, and some bodie else did before him, I mean a bargain upon which is so much timber, that in a short time he is able to make up his 400 *l.* which it cost him; such purchases are *Rara avis* rare Birds.

What he writes of me is to jeer and to disgrace me, as his manner is, so to do all along, is a meer storie and false report.

I add, however things be carried, the Usurer bites the Borrower potentially, because he may loose many waies, which notwithstanding he will have the six in the hundred, whether he win or loose, sink or swim, and whether there be timber upon the Barton, or not.

And tho he bring my Cousin *Spanhemius* again to be his Second in Latin, which I will not set down here, because the

* With whom I joyn famous Capel: in his App: to Usurie p. 289.

Vulgar do not understand it, yet will not that help him in any wise, because he imputeth all the Mischief that is done by such as have the Usurer's mony, to the borrowers, whereas the poor borrower must needs make up his Usury mony, which he is to pay to the Usurer by selling his things, if he be a Seller, as that he may both satisfie the Usurer, and live too himself by his trading, which causes biting, wherein I will not excuse the Borrower neither, if he do oppress any, being sore pressed by his necessity which may be great, but rather shal tell him with that great Apostle, that the Lord is an avenger of such wrongs, 1. *Thes.* 4. 5. Which Vengeance doubtless will reach the Usurer also, who by his Usurie is the cause of such things in the first place.

But here saith Mr. *Jesinger*, the Usurer will reply that some other Contracts, as by buying, selling, setting, a man may be bitten and wronged too.

Reply. And I add, that *B. Hall* makes these the worst of Usurers. Whereunto I answer.

1. I plainly see, that this man would fain set Bishop *Hall* my old Friend (as himself calls him) and Mr. *Bolton*, and me by the ears to make sport for him; but I trust he will never be able do it as long as his head is hot; for, 1. That good Bishop hath already shewn his Enmity against Usurie sufficiently, which hath so nettled this man, as, that it made him forget himself, so much as to offer to confute him as his Pamphlet shews it.

2. And I am also as apt to run down such as oppress men in buying, setting and selling, as much as the said honest Bishop.

But let us go on, as he goes on, saying what does Mr. *Jesinger* say to the aforesaid objection? So it may fall out, but herein lieth the difference, that those foresaid contracts are in themselves lawful, but Usury is in it self unlawful.

Reply. This is $\tau\omicron\delta\epsilon\iota\gamma\mu\alpha$ and some of his Fathers that condemned Use as unlawful, do also condemn Merchandizing for gains sake, as *Chrysost.* so *Cassiodorus*, and Bishop *Hall*: Whereunto I answer.

1. That he needs not make a *petitio principii* of that which has been sufficiently demonstrated.

2. That if *Chrysostom* and *Cassiodorus* should be against all Merchandizing, which I know they are not, and are not because God is not against it, with whom such men will not fight; but I say if they should be, I should reject them, as being to be beleived no further, than they prove what they say

by the Word of God, which in this case they cannot do, because the Word commends honest Merchandizing, and Merchants; for else what means that which is said and storied of the Vertuous Woman, *Pro. 31.* and *Lydia a seller of purple and yet a worshipper of God, Acts 16. 14.* So that Bishop Hall, whom he alledges does not hold Merchandizing unlawful, as also I believe, that that Holy Man *Chrysostome* neither would or durst hold it unlawful in it self; but only spake against Merchants, as likely they were in his time, and as he found them, to be most of them very unjust, oppressive and dishonest in their dealings, as Riches in the word are called *the unrighteous Mammon*, by Christ himself, not because that all Riches are so, as being unrighteously gotten; but because commonly and by most they are so gotten; otherwise it would follow, that he spake against *Abraham, Lot, and Job*, and their wealth as unjustly gotten, which cannot be said of these holy men, See *Luke 16. 9. 11.*

Numb. 4. But let us see what he saith next. Lending must be free, *Luke 6. 35.* It being reckoned among the liberal Contracts.

Reply. This seems to be one of the great mistakes, that runs through his and Mr. Bolton's discourse; That all lending or laying out of mony to supply anothers occasions must needs be free &c. *VVhereunto I answer.*

1. Little strength can be put into a saying, which begins with *It seemeth*; an expression often used by him and his Authors, which sheweth their feebleness.

2. And so it is well for me, that he joyns Mr. Bolton and me, shewing thereby that I am not alone in this assertion, That lending must be free; where I could heap up Authors both Divines and Civilians asserting the Law, but sufficient it is that Christ himself hath said, as some Translations have it, *Lend freely, Luke 6. 35.*

3. As he referreth the Reader to that which he had said already, so do I both for *Luke 6. 35*, and for calling lending by an other name, concerning which last particular thing I intend to say more hereafter.

Object: 2: Mr. Felinger. The Law against Usurie is *Political*, concerning the *Jews* only and not us, therefore we cannot be condemned for it.

Mr. Felinger, this is a Fallacy, and the contrary cannot be sufficiently proved: Let us see his proofs. 1. The Prophets enumerate Usurie among the transgressions of the Moral law, *Ezek: 18: 8: 15: Jer: 15: 10:* and so doth this *Psalme 15: 5: Reply*, as for *Jer. 15: 10:* It makes little for his purpose. A. Nor do I make any great matter of it here, but upon an other account

I shall make something of it. That which is asserted of *Ezek.* 18. that it contains only Morals, may admit of an use of *Addubitation*, thereby he jeers me; because I did in my last Book often mention such an Use of Addubitation, which I have learned from a better man than he is, *Viz.* of that glorious Martyr *Peter Ramus*, who dyed for Christ in the *Parisian* Massacre, and hath it in his Works; and there he goeth on, and saith, *It seemeth to me* there are *Judicials* and *Ceremonials* too, expressed and referred to, &c.

A 1. *It seems* he saith doubtingly. 2. But suppose it were so, there be Scriptures for certain wherein Usury is placed among Morals only, as *Psal.* 15. *Ezek.* 22. 7, 8, 9. As Bishop * *Downam* also hath observed it; saying, There remains the last Testimony if such Exceptions can be taken: For here is no mention made either of the Poor, as if it were committed against them alone, or of the detaining a pledge, as if Usury were matched therewith; for it is matched with murder, Idolatry, incest, and other such abominations; neither is it in this place, so subject to oppression, as a species thereof, but generally and simply it is condemned as a grievous abomination. So then this place will hold it, to shew that Usury is reckoned among moral Evils, to make it self a moral Evil. As for the places by him quoted, *Lev.* 15. 14, 18, 35 and 36. and *Acts* 15. 29. to them I have this to say. 1. That he infeebls again what he saith, by this *It seems*.

2. That as one Sun is sufficient to give light to the whole World, so that one place in *Ezek.* 22. is sufficient to give light to all the rest, to all them that went before, and comes in after such a manner, purposely to shew what a moral Evil it is, being so placed among moral Evils only, to take off the Cavils of Usuries Champions.

3. That his Assertion is false in *Levit.* 25. wherein Usury is forbidden, ver. 35, 36. placed as he saith, in the midst of political Laws, there are no other Laws mentioned but such in that Chapter. For there are mentioned, ver. 17. these moral Laws, *You shall not oppress one another, that is one, but thou shalt fear the Lord thy God, that is another*, and the same is repeated to convince this bold and impudent Assertor with a Witness, ver. 43. *Thou shalt fear thy God*, and one moral more there is in the same verse: *Thou shalt not rule over him* (namely a Servant there mentioned) *with rigour*; who therefore can believe a man that will say so, as he saith when it is not so; this ut-

* Bishop Downam upon *Plal.* 15.

terly cracks a mans credit, and puts men upon a Use of Addubitation sure enough in a matter of such concernment as is the present Controversie; about the Law of Usury, whether it be Political or Moral.

4. From that place, *Acts* 15. 29. Where Fornication is placed among Ceremonials it doth not therefore follow that as Fornication is reckoned among Ceremonials, and yet it self is a moral Transgression; so Usury may be reckoned among Morals and yet be Political, this I say doth not follow. 1. Because these Ceremonials there mentioned, were to be observed only for a time; as we see that they are not now observed; because there is no such reason for it now as there was then, when the Christians lived among the Jews, who were highly offended by such things as are there prohibited for a Season, whereas Usury is a sin for ever prohibited, being a moral Transgression as has been partly proved, and shall by and by yet be more proved.

Num. 5. 5. And because he brings his Authors asserting the Law of Usury to be political, as *Calvin, Hughes, Rivet.*

Please alledge Authors too, and I trow a goodly company of Famous and Learned Men indeed: *Viz.* Besides Doctor *Fenton* and the many famous Bishops of England, *St. Basil, St. Chrysostome, Clemens Alexandrinus, Origen, Gregory Niscene, Ambrose, Ciprian, Austin, Hieronimus, Thomas Aquinas, Peter Lombard, Dionysius, Carthusianus, Gabriel Biel, Lyra, Rainerus, Aquileius, Luther, Melancthon, Brentius, Musculus, Themmitius, Aretius, Hemmingius, VVigandius, Zegedinnus, Molarcus, Viguerius, VVolvius,* (and many more) to which names formerly named, I shall add the Names and very Words of many more very worthy men; as namely Mr. *Mos*'s first, who saith in his conviction of Usury, *I see no reason why those precepts of Moses concerning Usury should not be reckoned among the judicial, and not amongst the moral Laws; for sure I am most learned men of all Ages, and of all kinds have numbred them among the morals.*

2. Mr. *Powel* frames this syllogism for the morality of the Law against Usury, in *Barbara*, from *Exod.* 22. 25. *You shall not oppress him with Usury, Oppression is a breach of the moral Law; Usury is oppression, Ergo Usury is a breach of the moral Law,* p. 43.

3. The Learned and famous Bishop *Downam* proves the morality of it from *Luke* 6. 35. *Lend, taking for nothing from thence,* and so I chiefly prove it from thence.

4. *Great Basil* tells us, that therefore it is moral, because Usury is reckoned *ὡς μεγίστοις κακῶν*, the greatest of Evils: *Επεκ.* 22. His words in full are these *ὡς μεγίστοις κακῶν τίτεται τὸν λαόν καὶ πλεονάζει μόνον*, he places Usury and encrease among

among the greatest of Evils, therefore it must needs of it self be a Moral Evil, and a great one too; with which Authors I joyn the learned *Capel* in the * Margin.

5. And now to answer his Authors, what are those few to so many, say I, as was said of the *Loaves*, what are these few among so many: He names 3. or 4. and I name 29. and could name many more, and how inconsiderable is their authority all things considered. For to begin with *Rivet*. He tells what might be the causes why the *Jews* might not lend to their Brethren upon Usurie, but proves it not that they were the causes, and besides Christ in the 6, of *Luke* 35. Overthrows all that he saith, and *Hughes* saith, and *Calvin* saith. But a little more of Mr. *Hughes* first that he was too short in so great a matter, and wants Scripture for what he saith; and 2. I know the time (for we were Ministers together in one and the same Parish) when he was bitter enough against Usury, and others there are who can tell and satisfy, how he kept them from the Lords Supper for Usurie.

As for *Calvin*, I confess he was a glorious Sun in the Firmament of Christs Church, and one whom I admire and reverence as much as any one Protestant writer; but this must be confessed withall, that he is but a man, and therefore may err as well as other men, and doth err in the Doctrine of the Christian * Sabbath; and therefore is to be commended for this, that in the Doctrine of Usurie, holding it to be forbidden by a political law, he would have no man take his Opinion for an Edict; as his words do declare it, whereby he requireth that no man should stand upon his judgment for a full and absolute Determination of this Controversie.

Whereupon a great Author makes this Inference; that unjustly Mr. *Calvin* is cited as a Patron of their unlawful party. So that I have no reason or cause to be of his Judgement, whilst he himself would not have me stick to it. *Rivet* is also for me;

* *Capel*. of *Usurie*. p, 267. Neither can the Law against Usurie be thought to be Judicial (Otherwise Political) law of Moses. For such laws as such, are known only by some intelligence from the Books of Moses: But Heathens of all sorts, who never once heard of Moses his writings have with one voice cried sin upon Usurie, and shame upon Usurers (Poets, Orators, Historians, Philosophers, all) they have condemned by the light of Nature: and therefore it could not be a Political Law of Moses. Besides we have it forbidden in the New Testament when judicials were out of date, lend, looking for nothing again. *Luke* 6. 35. so *Capel*. † *Calvin*. *Epist. respons. de Usuris*.
for

for he is against Injury in the place by the Champion quoted ; and so am I, and so against Usurie, which is an Injury.

6: And why should not the Laws of Usurie be reputed for Moral, as well as those which concern incest, of which no Divine ever doubted but that they ought to abide perpetual as precepts of the Moral law ? For if it be objected that the laws of Usurie have received some exceptions (whereof hereafter) it is most evident that the laws of Incest have received exceptions, and dispensations too. In the Law one Brother was permitted, yea commanded to raise up Seed unto another, *Deut: 25*. Contrary to *Lev: 18: 16: Thou shalt not discover the shame of thy brother's wife*. Yea in the beginning of the World when the Moral law was written in Mans heart.

Cain married his Sister 4 *Gen: 17*: I say his Sister, because he could marry no other, there being no other woman in the world but his Mother which he could not marry, and his own Sisters of whom *Josephus* * writes, that there were also Daughters born to *Adam* and *Eve*. And if it be objected that there was an absolute necessity for it ; I answer, that there was no such absolute necessity for the brother, but now mentioned, to raise up seed to his Brother ; because the Children of *Israel* did multiply exceedingly unto several hundred thousands ; and besides I say there was no simple or absolute necessity for *Cain* neither, but a necessity only ex hypothesi or Supposition as Logicians speak ; for what necessity could compel God to Create only *Adam* and one *Eve*, when he might have many women of many ribs, he having abundance of spirit. *Mal: 2: 15*: Thus I reason a *Pari*, from the comparison of this Equality. The laws of Incest are Moral and yet have received Exceptions, and why not then may not the laws against Usury ? Tho they received exceptions semblably whereto we instance in Moral laws against Murder, and Theft, which received exceptions in *Abraham* ; and *Israels* Case, of which hereafter.

This for the present may suffice to stop my Adversaries mouth, and to answer *Spanhemius*, and others who stand so much upon Exceptions to prove that the law against Usurie is not Moral but Political : † Only one thing more I will add in the Margin.

* *Joseph Antiq. Jud. l. 1. c. 3.* † The very Atheists, which now call themselves Theists, confess that the Scripture is against Usurie, and make a great matter of it : so that their Confuters have no other way to answer them but that it is against it, by a Political law, which they little regard ; because they cannot prove it. More I could say of these Theists about Usurie, but this may now suffice.

7: Suppose it were Political, yet doth the Equitie of it hold still.

8: It is true, that a Political tolleration is annexed to the law as an Appendix, which doth not therefore make the law against Usurie Political, but leaves it in its morality, even as the tolleration of Incest, leaves the Moral law against Incest, in its morality as perpetually to be observed and even now under the Gospel by name, as is evident from the Incestuous. 1 Cor: 5: 1.

9: Yea; even my very Adversaries concession strengthened by Doctor *Taylor*, *Rivet* and *Spanhemius* makes for me, saying, that tho Usurie among the *Jews* were immediately and directly against a Judicial law; yet it might be Moral secondarily. I must not be an Usurer; because this follows, that I must not be an Usurer, because Usurie is a Moral Evil, at least secondarily. And thus Usurers strangle themselves by their own distinctions, and that especially in the great and weighty controversie of, and about the Morality of the law of Usurie; whereabout I have been the longer and larger, because the Objection is a cheif one, intending to be briefer in my Answers to the rest.

10: In answer to that there is an Usurie, which the *Champion* saith is directly and immediately a Moral Evil; let Bishop *Downam's* Sylogism and Inference upon it be seen upon the 15: *Psal.* 5. I cannot now enlarge being bent to abridge.

3. The very law of Nature is against it. Reply. I grant ifment of biting and oppressive Usurie, &c.

Num. 6. 1. Lo, how he does, *ad nauseam usque*, repeat his thread bare and near worn out distinction; between biting and toothless Usurie, and if there were an Usurie which is a harmless thing and wants teeth, a distinction which he hath not from God but men; his new men which have coyned it: and * which as a learned man than he is, Doctor *Rainold* I mean writes, is but a meer sham. For where doth God distinguish so; let us look to his principal law against Usurie, in *Deut.* 23. 19. Where he gives Usurie two names; the one is *Nesheck* the other *Tarbiſh*; (which *Salmasius* himself, as was formerly shown, Calls synonymaes, and which without any distinguishing between biting and toothless Usurie, God makes both damnable, and unlawful, and sinful, 18: *Ezek.* 12, 13. I say abominable, because of encrease, saying. *He that he taken Usurie, or Encrease † shall he then live, he shall dye;*

* Dr. *Rainold* in his *B: of Divorce* p. 8. † He shall not enter Heaven, who taketh more then he gave, saith Dr: *Sanders* tho

tho he take but *increase*. 2: Unlawful and sinful both because, else it could not be damnable.

2. As I say it is against the Law of Nature, so greater Christian men than my self, say it: and not onely say it, but also syllogistically prove it: I will now name great * *Melanchton*, the Phoenix of Germany, whose syllogistical Arguments do prove that Usury is against the Law of Nature, are these;

‘It is unlawful to exact money where there is no exchange for any thing, (that is when for nothing we exact money).

‘An Usurer keeping his Stock doth exact Usury for nothing; because his stock is whole, but only in respect of lending.

Therefore to exact *Vsurie* is unlawful; thus he goes to the Law of Nature.

2: A thing by nature barren, is not to be used as if it were fruitful.

But money is by nature barren, Ergo.

3: The price should not be ware: ergo, money should not be ware.

The Antecedents proof. Because at what time the prior is made ware, there doth always something above the price come to the Usurer, whereby for nothing something is gotten, and an inequality is done; so a few Vsurers bring the wealth of many Cities to themselves; For the exchanges cannot be continual when no Equality is observed.

Num: 7: Now to exercise Usurie is contrary to Nature; it is forbidden by antient Laws and godly Preachings. Thus my Author *Melanchton*.

Yea, eminently great Heathen men say the same viz:

1: Great † *Plutarch*, who saith. The Vsurers also mock at the laws of Nature, just as some of our Christian mockers do, which affirm that of nothing nothing can be gotten.

2: The very Heathens find therefore two great faults in Usurie committed against Nature. The first is, That the Usurer will make a barren thing (as money) to bring forth, as it were Children; that is to say, as a wise man saith, pence and shillings. 2: That he exacts *Vsurie* so long, that at the last the debtor payeth Usurie not only for the principal sum, but also for the use of it.

3: As for *Cicero* and *Proculus* by my Adversarie cited and named, tho he would make them mine enemies, yet are they my constant and faithful friends still. 1. *Cicero*, || whom I

* *Melanchton* in *Epist. Philoso. morum*. Anno 1542.

† *Plutarch* quod non oporteat sanorari. || *Cicero*, *Offic*.

read all over in my youth and extracted ; and who I am sure is as much against the Usurer as my self, as by these his words it appears, that he brings in *Cato* thus, *That being asked what it was to lend out money upon Usury; he answered it is no better than to kill a man; which* (as saith a great *Author) *Tully rehear- ses in the dispraise of Usury; nor doth this Tully, in the words by the Champion quoted, make against me at all.*

Nor 2. The words of † *Proculus*; who that I may let men see how he is for me : holds thus, *If I give or deliver to thee ten to make thee debtor for eleven. Proculus thinks, saith Ulpian, that no more can be certainly demanded than ten, his reason is, for an obligation cannot be made touching a thing, but so far forth as it is delivered, and in the very words against me alledged, he saith no more, than I can say my self for my self, viz. that is Dolus Malus, for a man takes to make gain of anothers loss, where the word signifieth all that which is repugnant to all natural right and equity, as Usury doth; which is contrary to natural right and equity.* Here hear what Wise-men say, *That if I deliver ten pounds to my neighbour with this intent that he shall pay me the same ten pounds, and also ten shillings more by the year, so long as he keeps it, and I either take or in my heart look for the ten shillings as my debt, I do injury and sin against the command of God, who forbids me not only to steal, but also to covet another mans goods, saith Doctor Sanders, who also fully proves it, that Usury is against the Law of Nature, and that Wise men and Lawyers, whereof Proculus is a cheif one, confess Usury to be against nature, and so against Right or Natural Equity, which I have formerly proved sufficiently.*

I end with ‖ *Aristotle*, who saith expressly, *The Traffick of Usury is worthily hated; because it seeketh gains upon the penny; and seeks not for that which money was invented : for money was invented to make exchanges withal, but Usury exchanges not, but increaseth the penny, whereof also it took its name in Greek. Now those things which are begotten, are like to them by which they are begotten; In Usury money brings forth money, wherefore that kind of gaining is especially against Nature.*

Num. 8. And so I have by Authors and Reasons made it evident, how Usury is against Nature and natural Equity, and how it is an injury, and how well *Proculus* and I do agree, and so I will go no further.

The Second Reply is, that God permitted his people to lend

*Mr. Moss. † In *Pandect. de pactis l. 5. & l. 11.* ‖ *Arist. l. 1. p. 60. Polit.*

upon Usury to a Stranger, and that therefore the Law against Usury is Political, for if Moral, how could they lend to a Stranger. Deut. 22. 19.

Ans. Some say one thing, some another, I for my part shall cut short what I have to say, and go to that most notable and emphatical expression, Deut. 23. 19, 20. לֹכֵךְ, unto that Stranger thou mayest lend upon Usury, the Canaanite, namely, whom it was lawful to kill, so blessed Ambrose : Reply, A bad shift is better than none, and so forth, let the Reader read the rest of my Book, pag. 33. and in his Pamphlet, which he hath sent abroad, and is either printed or like to be, pag. 57, 58. till he comes to Mr. Bolton pag. 59. and take and peruse also my several || Answers, which I shall give : As 1. to the sayings of my Opponent ; to be seen in his Book, and to his Authors : And whereas he saith, that a bad shift is better than none, and so forth ; I answer, that I hope I shall make a shift, (but no bad shift) to make good what I say and said concerning the Stranger, that it is the Canaanite, and that this saying is a better mans shift than either he or I, *Viz.* St. * Ambrose's, whose words I'll now set down a little more at large ; that he may not say it is the same which I said already, because I say more ; St. Ambrose's words at large are these, (for I have read him all over long ago and therefore can quote more yet out of him) as namely, Perhaps you will say, it is written thou shalt lend upon Usury to a Stranger, &c. who then was the stranger but the Amalekite, but the Amorite, but the Enemies of the People of God ? There exact Usury whom thou desirest to hurt worthily, against whom thou goest to make war lawfully, on him thou mayest impose Usury lawfully, whom thou canst not easily overcome by war, on him thou mayest easily wreak thy self by Usury : Take Usury of him whom thou mayest kill, against whom there is a right to wage War, against them there is a right to take Usury. Let me add learned † Capels words, Some plead for Usury, that it is not unlawful, for that God did permit it to the Stranger, if it were permitted indifferently to all and every Stranger, than there were some colour for it. But it is only to the Stranger, that is to the Strangers of those cursed Nations, whom they were bound to bite and to eat out, and if this permission were not looked upon as a punishment, why is it denied to a Brother, Deut. 23. 18. were it a favour then of all they

|| Et videatur etiam Testatus in Deut. 23. 19. p. 217. * Ambrose de Tob. l. c. 11. † Rich. Capel in his Appendix of Usury, added to his Tentations. With whom may be joyned Ainsworth saying the same.

should have been permitted to lend unto their Brethren. I add lastly we are forbidden to lend to a Brother, and now all Christians are Bretheren, and therefore we must not lend to any Christian upon Usury as Usurers do.

Now let all true English hearts judge and choose, whom they will follow, this Novice or Calvin, who || thinks, that by the Stranger are meant all the Nations and Countries adjacent to *Palestina* or *Egypt*, *Syria*, the Isles of the Sea, and such like, or this learned and holy man *Ambrose*, who was so transcendently godly and able a Divine and Preacher, as that the most pious Emperour *Theodosius* said of him, that there was but one such Bishop in the whole World.

2. But lest men should say that I must not think to carry it by Authors only, and by this mans greatness, we look for strength of Reason. I will go to Reason, and rip up this matter of the Stranger, so far as that the unbiassed Reader shall be constrained to confess, that the truth is on my side. And first I will go to the Hebrew word, which is לַנָּכְרִי, and signifies not every Stranger,* which is not an Israelite by birth, or on him that was either Ger, גֵּר, that, *Advena*, a Proselite, dwelling among the Jews, who tho he was a Stranger by birth, yet was a Brother by religion, or † *Toshab* תּוֹשָׁב, *Inquilinus*, one that was a Stranger by birth, but lived friendly among them, though not circumcised, as appears by *Exod.* 12. 43, 45. 48. usury was not to be imposed, *Lev.* 25, 35. but only on him that was *Nacere*, *Extraneus* or *Hostis*, an Enemy, see *Obadiab* ver. 11. *Lam.* 15. 2. as formerly I mention the same thing, and in this sense may be meant any alien, or especially the Canaanite; but doubtless we may more rightly understand the Canaanite for these reasons.

1. Because as I said already, the word in the Hebrew is not לַנָּכְרִי, but לַנָּכְרִי, that Stranger, that is observed not only by me, but by far greater and abler men than I am, as namely by those two famous men* *Junius* and *Tremellius*, who translate that Text thus, *Extraneus isti*, That Stranger, that is to the relics of the Canaanites; What can be plainer? So the famous Bishop † *Downam*; observes it, saying as I, the words are not *lenecro*, but *lanecro*, the Stranger. And so that learned Man Mr. *Moss*, saying, I am sure *Junius* and *Tremellius* so understand the place, for they translate it to the Stranger. And one

|| Calvin in his 134 Sermon in *Deut.* 2. 3. * As Bishop *Downam* saith upon 15 *Psal.* 5. † *Qui diu habitavit in aliquo loco* *Pag.* 11. * *Jun. & Trem. in loc.* † Bishop *Downam* 12 *Psal.* 15.

faith, to this stranger as if even by it he did point at him.
So Dr. * *Taylor*, the word is not *lenecro* but *lanecro* the stranger.
So *Capel*.

2. Because this stranger was appointed to destruction
Deut. 7. 2. Thou shalt smite them and utterly consume them:
So also *Jos. 9. 2. It was certainly told thy Servants how that*
the Lord thy God commanded his servant Moses, to destroy all the
Inhabitants of the Land from before you, meaning the seven Na-
tions, Deut. 1. 3.

Which very reasons the two forenamed great men, *Junius*
and *Tremellius* also give as well as I; their words are set down
expressly thus, after they had rendred the Text thus, to this stran-
ger, that is, these remainders. *Illas enim Deus exitio destinaverat.*
For them he had ordained to destruction.

3. This stranger was to be † consumed by little and little.
Deut. 7. 22.

Whereupon † one *Glosser* thus, and because he saw that *Vsurie*
was a means even to EAT them up, (by little and little) he
permitted *Vsurie*.

4. And it could not be any other stranger and every other
stranger, because God is just and will not destroy a righteous Nati-
on *Gen. 20. 4.* But those *Canaanites* and Nations spoken of *Deut.*
7. 1. had greatly and grievously sinned against God, and his
people, as namely the *Amorites, Gen. 15: 16.* Compared with
Deut. 7. 1. and so the rest of those Nations, did all conspire against
Israel, (which we do not read of the *Syrians, Egyptians,* and
Niles spoken of by *Calvin*: That they be the stranger) *Jos. 10.*
1, 2. The Hittite and the Amorite, the Hivite and the Jebusite,
the Cananite, the Perizite, gathered themselves together to fight
with Joshua and with Israel with one accord; the Hebrew is
with One Mouth. אֶחָד פִּה אֶחָד Crying, down with *Israel*, down
with them, we will certainly and utterly consume them, and
eat them up; so that it was just with God that they should be
consumed and even eaten up, partly by Warr, and partly by
Usurie as St. *Ambrose* hath it; but I must needs desire men to
parallel this place in *Joshua* with *Deut. 7: 1.* Where those
same Nations and one more called the *Girgashites* and their
Neighbours too, are named viz. The *Amorites* and the *Ca-*
nanites, and the *Perizites*, and the *Hivites* and the *Jebushites*,
seven Nations in all with the *Girgashites*, and ordained to
destruction to be consumed by little and little, and eaten up

* Doctor *Taylor* in his *Progress of Saints.* † *Pool* in *Deut. 23.*
19: Mr. *Moss*.

which is a thing very remarkable for the proving of my subject matter.

5: And besides, these Nations were so near as that they would be a great snare to the *Jews* by their Idols, if they should not be utterly consumed by the sword and Usury. *Vers 4.* Wherein God himself gives this reason, why they should consume them, and make no marriages with them, even because of their Gods and Images. So that no wonder it is, that besides me, and the aforesaid men, and other grave and great Divines have been of the same opinion, that I am of, concerning this stranger; as Namely *Petrus * Tagius*; who writes that there are those which are of this opinion, that the Usurie here spoken of was granted to the *Jews*, to be exercised only upon those seven Nations, all whose Goods (whereby Usurie comes in) God had given to *Israel*; so that by this grant they might take Usurie of them.

Num: 10. 6: Nor can other Nations which were farther off, be understood with any likelihood; because of securities and conveyances, which must be made and given in Usuries case, which cannot be done when men live far asunder in Isles, to use *Calvin's* expression; for how can men with any convenience or security of the Principal, not to speak of any Use, send out of *England* into *France*, or *Germany*, and indeed who doth so?

7: But suppose it were so as they say, that we are to understand every stranger, yet has my Adversary not gotten the day, for his saving and exception of lending to a *Stranger* is but a † permission of a lesser evil to avoid a greater, saith famous || *Lyra*: God was contented to suffer the *Jews* to take Usury of a *Stranger*, lest being covetously minded they should exercise that tyranny towards their own Brethren, and lest for want of gain they should have refused to lend to any, and so let their money lie and rust, which is a great evil also, as it is mentioned by *St. James*, your gold and Silver is cankered, *James 5. 3.*

Now this lending upon Usury was permissive only for a time and not to indure for ever, appears from this, that *Galatinus* reports, as I have once before now, said it out of the Jewish *Talmud* that it was the Judgment of the Jewish Rabbins, That in that place in *Psal. 15. 5.* *He hath not given his money to Usury.*

* The Martyr digged up to be burnt. † Or a thing permitted to the *Jews* by priviledge, as their spoiling of the *Aegyptians* was, *Zeppoon.* || *Lyra* in *Exo. 22,* & in *Deut. 33. 19.*

God did not only forbid Usurie to the *Jews*, but also towards him that was a *Gentile*, and what saith *St. Jerome*: it is said in *Deut*: 23: 19. *Thou shalt not lend to thy brother upon Usurie*: In the beginning of the Law, Usurie is only forbidden to be taken of their brethren in the Prophet *Ezech*. 18: 12, 13. *It is forbidden towards all*, * A sentence so excellent, as that it deserves to be repeated again and again, yea to be engraven with letters of Gold upon a Pillar of Marble.

8: But I must needs confess, that this law is imperative also, and not permissive only, tho so for a time: *Thou shalt lend to a Stranger*, even as he saith *Thou shalt destroy this Stranger*. *Deut*: 7: 1: In which respect God is both an Indulgent Father, and a severe Judge, and a Legislator; an Indulgent Father, by his permitting of Usurie to his Children for their benefit, and a severe Judge and Legislator, in respect of the Stranger, whom he will have consumed by Usurie; saying, *thou shalt lend unto that Stranger, upon Usurie*, and so kill him.

9: And let it be noted. That we † grant the law of Usurie to be Political, in regard of its Appendix: Unto a Stranger thou mayest lend upon Usurie: Tho in it self it is and hath been proved to be Moral: So that || *Chemitius* also might well say, that God in the old Testament, sheweth himself to be a Divine and Legislator, which I also shall presume to say after this fashion; that he sheweth himself to be a Divine by forbidding Usurie, and a Legislator or Politician, by granting liberty to his people to lend to the Stranger.

10: And I cannot but wonder why the Patrons of Usurie, are so earnest for this Stranger, which will do them no good at all upon three accounts. For 1: Are we not all brethren; as many of us as are Christians and no Strangers, and so consequently ought not to lend one to another, by virtue of that famous place concerning Brethren and the Stranger. (2.) It doth so plainly appear by the aforesaid arguments, that that Stranger is the *Cannanite*, and those Nations, which are worn so, as that all Usurie is now absolutely forbidden towards all, without any exception of any, as *Psal*: 15: 5 *Pro* 8. *Ezech*: 18: 12, 13: and 22: Which is confessed by the *Jews* themselves, *Rabbi Salomon* (as *Lyra* reports it in *Exo*: 22: 25.) *Denies it to be lawful for a Jew to take Usurie of a Stranger, and the Hebrew Gloss saith the same*.

Num: 11. 11: Even that which they so much urge as an

* *Hieron*: in *Ezech*: 18. † *lex de extraneo est politica*: *Walafridus* in *Deut*: 23: 19. || *Chemitius*: *loc. com. de pac.*

Exception. that Usurie is permitted to a stranger makes against them ; For if it were lawful in it self, it had not need to be permitted ; as the putting away a mans Innocent Wife, being in it self and simply evil, was notwithstanding permitted to the *Jews*.

12: And whereas * *Ames* and *Spanhemius* and others of his Authors presume, to prove the immorality of the Law against Usurie by the Stranger thus. That if it were Moral, and simply and in it self Evil ; it would not be allowed to a stranger: I answer, that the exception of a stranger doth no more upon the Law against Usurie not to be Moral, and Usurie not to be unlawful in it self ; than allowance of Manslaughter in time of War doth prove the law forbidding of Murder to be Judicial. For although the law condemning Usurie be Moral, yet as all the Commands of God, so it is to be understood with this Limitation, unless God otherwise determine, it is a Moral law, which forbids Theft as well as Usurie, which is Theft too, yet if God by his special Prerogative and Warrant will have the *Israelites* to spoyle the *Egyptians*, they may lawfully do it ; if the Lord bid *Abraham* to kill his only Son, he may and must do it, and so it is an Usurers Case here.

But some will say that these are extraordinary Cases ; I answer, so is this matter of this stranger.

13: But I had almost forgotten one thing which is, that whereas Usurers Champion tells me that what I say is but a bad shift, I must tell him that it is such a shift as hath made one of Usuries defendant so bold as to wrest the very Scripture, saying, that *Lancecro* is put for *lencro*, as not being able to bear the weight of such a mighty Argument which is taken from that noble Hebrew Expression, *this stranger pointed at*, viz. the *Cannanite*, which is Scripture, and no humane invention.

14: In answer to a saying of his, that my proof overthroweth it self ; I shall tell him that it doth not ; if I may explain my self that I mean the *Cannanite* Unconverted, and not continuing an Enemy ; for a *Cannanite* might live among the *Jews*, Civilly and Friendly : and his case was altered then, as Divines do shew it, he going under the name of a Proselite at large.

14: His saying p. 57. Concerning lending to an *Egyptian*, as a stranger, and that lending to him is not against the Law of Nature, to me is strange, because it is an extraordinarie Excep-

tion, that he is lent unto *Ames*, which he makes his second here, I have answered in my second Answer.

Num: 12: 15. To his other Authors I shall answer; 1: Severally 2: Jointly.

1: Severally, and to pass by *Ames* whom I answered in my 2: Answers.

1: I shall answer a few words to his *Grotius*, that he does not very excellently, well and fully clear the point as the Champion saith, for 1: The Anti-usurarians do not place the strength of their Opinion, in a permissive right of fact only, and chiefly, but in other more weighty grounds and reasons, besides given in my Answers premised. Nor doth he speak true, affirming that all the *Rabbines* do otherwise understand that which is said of the Stranger then the Anti-usurarians do. For I have clearly proved the contrary by * *Rabbi Solomon*. (out of *Lyra*) who denieth it to be lawful, for a Jew to take Usurie of a stranger, and the Hebrew Gloſs which understands that. 15 *Psal: 5.* *Has not given his money to Usurie thus:* No not to a Gentile, (saith he.) And as for *Josephus* and *Phil.*; he doth not tell us what both say, so that I should be loath to trust to what he saith: and especially of the Text that it will not bear the sense by me and others given, when as the quite contrary hath been even now most clearly proved: To end what I have to say of him, I wonder how *Grotius* can make it good that Christ hath left no Prescript for us in this thing, when the quite contrary can be proved by *Luke 6 35*.

But I desire to say a little more about *Josephus* and *Phil.*, tho he say but little, and can say but little, I perceive by him † *Philo* lived in Christs time, and I am sure could not see his *Jews* lend upon Usurie to strangers, which were either *Romans* or *Samaritans*; not to *Romans*, because I have formerly shewn it they were against it. Not to *Samaritans*; because it is written, *the Jews have no dealings with the Samaritans*, which were of all Nations. *John 4: 9. 2 Kings 17: 24: 29.* and *Josephus* lived shortly after, when *Tiberius* and *Cajus*, had put down Usurie; so as that the *Jews* durst not lend to strangers, nor do we read that they did, and besides, *Josephus* in the mane I am sure is for me; for thus he writeth. *We have a Law among us, that the lender shall take no Usurie; making no mention at all of brother, or stranger.*

* Besides whom, others are of the same Opinion, saith Dr. Willet. † By whom Conscience is called a Court or Consistorie, wherein Usurie is condemned saith a learned Writer.

Num: 13. 16: I thought to have ended here, but because the Champion hath a little more to say, I will be saying a little more too, he saith *p. 58:* think on it again, what an unlikely storie it is, that they might lend to those Nations whom they were bound utterly to destroy, and charged to make no Covenant with them, and so forth. *whereunto I answer. 1.* God foreknew that they would not do as he would have them, being a stifnecked people, but would let them live among them, and make Covenants with them, in Marriages and otherwise; and that (to instance in what *Grotius* mentions) that they and their posteritie would be employed by them to do them service, and therefore seeing they would needs have them live among them and make Covenants with them; he lets them indeed make covenants with them by Usurie, Contracts, having reserved to himself his Royal Prerogative to dispence with his Moral laws at his pleasure. And then 2: I say that, that which *Grotius* saith, that the command of Extirpation was perticular to the men of that Generation will not hold, because that long after *Moses*, and when that generation called *THIS* present *STRANGER*, so * pointed at, was dead, as *Moses* also was in *Joshua's* time, and the Judges time after *Joshua* they were extirpated, and to be extirpated still by little and little, and by degrees till they were worn out, as it clearly appears from *Judg: 1: 2, 3: 4: 5.*

3: And that they were to eat them up, consume, destroy, and kill them, and so by Usurie, even gradually is clear to me by this. Because Usurie is Murder, † *Calvin* himself makes it Murder. Yea God himself makes it Murder. Where? *Lev: 25: 35.* Where God speaking of a stranger sojourning as a Friend, friendly among his people, that they should take no Usurie of him: adds *That he may live with thee*, as if he should say; for else *You kill him:* This is by the by. And

17: Whereas the Champion adds: For a farther proof take a Parallel place, *Deut: 16: 2, 3.*

And what doth he make of it? a mighty Matter, for there is in the Hebrew as Emphaticul a with stranger as that which Mr. *Jelinger* translates *That Brother.* And whoever did make it so Emphaticul besides him; as Mr. *Jelinger's* is made by many famous Writers by him named? But to the matter.

* *Extraneo isti. Poole in Deut: 23: 19. Ubi addit, which tho it be unlawful saith he, yet has God by the power of his supreme dominion granted and thereby made lawful (for this stranger) B.*

† *Calvin in Psal. 15: 5.*

What can he make of it? *and yet I think none understands it barely of the Cananite; I reply thus.* That is the same *Cananite*, because other Nations did not so live among them as they did.

18: As for *Diodate*, whom he brings in to confirm what he saith, to that I answer, I have heard him many times read his *Divinitie Lectures*, and preach too: but never did I hear him plead for * *Usurie*, or for this *Stranger*, or *Foreigner*; and as for this place by him quoted, he doth not so much as mention a *Cananite*, or the word of a *Stranger*; but in general *Israel* and *Proselite*. See the † *Margin* also. So that I cannot see, or any one else I think, what the *Champion* has gotten by his jeering of me; and by speaking so much for any *stranger*: and I add, that he hath rather made himself like unto those few || *Rabbines* which plead for any stranger and by that for *Coveteousness* and *Usurie*, that it is lawful for *Jews* to take *Usurie* of *Christians* as of strangers; for so do *Usurers* and many defendants of *Usurie*, take *Usurie* of their brethren and fellow *Christians*, which the very *Jews* will not take of their brethren.

Num: 14: And now the Champion goes to confute that famous and holy man Mr. Bolton, saying I shall make bold, (bold sure enough) to look into Mr. Bolton, to see what he replies to this Objection, takeing from the Lords permitting them to lend to strangers &c. wherunto I answer. 1: That I do perswade my self that, if that great man were now a live, he would disdain it as much to answer this sawcy young man, as *Mr. Hughes*, to one *M. E.* and other such, and therefore that I may not be so weak as to offer to defend such a man as *Mr. Bolton* is, of whom it may well be said as *John 9: 21.* *He is of age and able to speak for himself, and to defend himself.* Let the Reader but read both, and he will soon see that this Novice hath not spoken right of this thing, as the *Lords Servant Bolton*; whose * *memorie* is and will be blessed, when the name of that man who defends *Usurie* will be Cursed *Jer: 15 10.*

2: I add that this godly and learned man *Bolton* is so esteemed, by learned and godly men; as that * one of above fourscore, being a great writer himself, and an able Preacher, did say to me,

* *Tea Diodate my friend saith expressly upon Luke 6: 35. Lend, without any respect to your selves to expect a recompence. † Of whom grave Authors give out this report. || p: 59. * Wm also gave me ample thanks for my Usurer Cast, even as another great Divine did likewise.*

that if but Mr. Bolton had written against Usurie it were enough

3: I say that this reverend man was so highly favoured of God, and so well visited by Jesus Christ his Son, as that he could tell his Parishoners, coming to visit him, when he lay upon his death bed: *I am as full of Christ as my heart can hold.* So that any honest Reader will infinitely rather beleive what he saith in this Usurie matter, then one that cannot tell us of such an experience of Christs love, and I do verily beleive, that the end of this mans present assaulting of this grave, godly and gracious man, will prove like *M. S.* assaulting him; who by challenging Mr. Bolton, thrust himself upon the greatest infelicity of War, as first to be disarmed, and afterwards to be killed in the field with his own Weapon, for we hear no more of *M. S.*

Only this I must super-add, that divers things which this Champion goes to confute, are answered in my 17 Answers premised, and that I count it an honour to have such a worthy Champion in this War, in which this defendant of Usurie would fain overthrow me, if he could, yea, thinks that he hath overthrown, confuted and fully answered him and me, as it appeareth by his brags in the close of this digression, which is this *Diversion may serve to evidence*, that Mr. Bolton is not unanswerable. But I resume to answer Mr. Bolton in Mr. *Jelinger*. And is not this a Champion indeed, that can so bravely wage war against so great a warrior against Usuries Army, and not me only?

Num. 15. 3. Object. Doth not Christ allow of Usurie when he saith, *Matt. 25. 27. Thou oughtest to have put my money to Usurie.* His Answer is; The words are part of a Parable, and Symbolick Scripture is not Argumentative. *Reply.* I hope he will grant from hence, that Christ is at Metaphorical Usurer &c. *whereunto I have answered already* but he proceeds, saying, that he never thought much strength to be in that text for Usurie. Whereunto I answer 1. He grants me as much as I can desire; and 2. Makes his Doctor * A

* Against whose single judgment I oppose the joint judgment of the godly Ministers of France, who in a French Treatise against dancing. p. 121. Couple Usurie with dancing, and say, that those laws in *Matt. 11. 16.* and *Luke 15. 25.* proves no more the sinfulness of Dancing than the words in *Matt. 25. 17.* concerning Usurie, do prove the lawfulness of Usurie. And the Geneva Professors and Ministers of their French Annotations approve the said place in *Mat. 25. 17.* they likewise expressly that not thereby approve of Usurie. mesius

mesius, who stands upon that place, a weak man not to be trusted unto very much in this Usurie matter. Whereunto

3. He add this only, because some of the vulgar sort of Usurers insist much upon the word Usurie, used in that Text, that the Arabick leaves out that word Usurie, and in the room of it renders the words thus, *cum lucro suo*. With its gain, and that the antient Fathers did call their very Preaching Usurie : and 3. that *Anes* himself makes it only probable that *Christ* meant Usurie there as we understand it in comon speech.

And 4. That Expositors understand grace even to be employed and the yealding good works and gifts.

5. Usurie by God is forbidden to the Poor only ; but lending to the Rich is lawful &c.

* *I answer*, this is a very specious plea, I confess, but yet I hope through mercy to overthrow it.

1. The most wise God foreseeing how some would abuse poor people, leave out the poor in the repetition of his laws *Deut. 23. 29. Thou shalt not lend to Usurie to thy Brother*. And is not the rich our brother too ? *Reply*. I commend his after fight in finding out such an answer as this, it shewing his skill in secrets &c,

For answer whereunto I say that, tho he deals jeeringly with me, I will deal seriously with him, and tell him, that if it be a fault in me to tell of Gods foresight here ; he is guilty of the same fault in his Pamphlet, making use of the same foresight as I do here † and that a wiser man than he or I used the like Expression ; see the || Margin.

2. That I make rich and poor alike in this ; that they are Brothers and not as he feigns, that I do, for I know as well as he that there is a vast difference between rich and poor in respect of their outward Estates, and so grant that we are not to lend to the rich, for them to oppress others in bargaining, as he alleadges my words, and so with heart and good will subscribe to *Solomons* words *Pro. 22. 16*. And again I confess that I make them alike in this, that we must not lend to either upon Usurie, because God hath no where in all the Bible allowed Usurie, to be taken and exacted of the rich, if the Champion can

* Orig. Hom. 3. in Psal. 31. Dionis. in Psal. 15. Theophil. in Matt. 25. Mr. Jelsingr. † God, foreseeing in his wisdom how men would cavil at the word *Nesheck*, hath properly expressed his meaning by the Exegetical word *Yetarbiath* Doctor Fenton.

shew me any, let him. Which has caused * *Tostatus* also to say as I do, see my Margin for it.

Num. 17. 3. Whereas he Adds. But to shew further that the man is out in his reckoning, and that God did leave out the *Poor* in the repetition of the law concerning lending upon any such account, you shall find expresse mention made in the business of lending in this same Book *Deut.* 15. 7, 8. &c.

Answer 1. That it is enough for me; that in his Repititional lawes, and in the chiefest concerning Usurie he leaves out the poor, one such great Sun is sufficient to give light to this great thing, and that very place *Deut.* 15. 7, 8. Which I have formerly alleadged for my self as making for me, and Bishop *Downams* concerning the same place may be seen p. 279. And to come nearer home, that expression in *Deut.* 23. 19. concerning *vituals* makes not for him; so as to conclude that the poor is intended, as having most need of borrowing *Vituals*, because it is added *Usurie*: Of any thing that is lent upon *Usurie*. And the word *Vituals*, by others is rendered *fruges*, or *frumentum*, Corn, which people of good fashion borrow too. And lastly that place in † 18 *Ezech.* 17. Will not serve his turn neither, because; *The taking of the hand from the Poor* is one thing, and the taking of Usurie and increase is another, tho' joyned together in one verse, even as *Luke* 21. 34. Surfeiting and Drunkenness, and Cares; where Surfeiting is one thing, Drunkenness another, Cares another and not the same, and see also *Heb.* 13. 4. *Whoremongers and Adulterers: God will Judge.* And 2. I answer, and do not men usually rather give then lend vituals and bread to poor people?

3. Neither *Zanchie* nor *River* do his business; for neither of them prove what they say, but only confine the Text, in *Deut.* 23. 14, so as he does, to vituals, only leaving out Corn and Bread, which are as I said, is and may be lent to such as is well to pass, and is also to be understood (as greater men than themselves) avouch it, viz. Great *Austin* twice and great Dr. *Themnitius*, who has examined and confuted the great Council of *Trent*, and great Dr. *Sanders*, and others.

* *In hac verba, absque usura id quo indiget commodabis, dicit p. 218. Non solum pauperi, sed etiam Diviti. Not only to the poor but also to the rich thou shalt lend. Sic Tostatus. So Capel. in his App. p. 292. Nor can they shew a place where Usurie is granted to a rich man. † And in the 12. verse, the poor comes in with Violence, with the Pledge, and with Idols before Usurie comes in.*

4. Whereas he Adds. The law saith, *Thou shalt not lend to thy Brother, that is waxen poor with thee.* i. e. Saith Mr. *Jelinger* in his Comment upon it; Thou shalt not lend to the poor or rich upon Usury. This is a Comment indeed. My Reply is this. That he wrongs me in it, Bishop *Jewel* in his Comment upon that place, couples rich and poor, so saying: *He is thy Brother, whether he is rich or poor.*

My words are these upon *Deut. 23. 19* Mark, *Brother*, and is not the rich thy brother too (who can deny it) I pray tell thou, who dost so stoutly defend thy Usury, and hear what learned Bishop *Jewel* even now saith in this Case, and which this Champion fathers upon me, as if I should say, as he saith, upon the law, which as he tells us saith, thou shalt not lend upon Usury to thy brother, which is waxen poor with thee, when I speak upon *Deut. 23. 19.* and is this fair dealing?

2. He wrongs me, leaving out here near 80. lines untoucht, and unanswered in p. 35, 36, 37. So that he gives me just cause to deal with him so too.

3. And besides, because he puts me so to it to defend my self, as well as I may in this weighty matter, so overskipping what St. *Basil*, *Lira*, and Bishop *Jewel* say, I will now say a little more than I thought to say, to answer more fully to his preceding Replies. And first, That, tho in places by him named, expresse mention is made of the poor, yet in others (besides *Deut. 25. 15.*) as namely in *Psal. 15. Prov. 20. 8. Ezek. 22. 12. and Luke 6. 35.* there is noted.

2. That it is confessed by * *Josephus*, that the *Jews* have a law, as I said once already, that the lender shall take no Usury, making no exception of the poor at all.

3. And why should those places which mention the poor rather restrain the other which make mention of them, than the other, which make no mention of them should enlarge them which name them, especially if we consider, that those places which mention not the poor were the latter written, and that Divines have a Rule; which saith, that latter books were written somewhat to this purpose, that they might be Interpreters and Expositors of the former.

Where Note, how I go to work to stop gaps and mouths by this rule, and by an observation of mine too, that the *Psalms* and so the 15. and *Ezekiel* especially those 2. and the *Proverbs*, and *Luke 6. 35.* Were written after those which men-

* *Josephus contra A. rion.*

tion the poor, so that now I do not only stand upon Deut. 23. 19. where mention is made of Victualls, which some of the Church great Authors so much stand upon, which I wonder at, that wise men should do so; I say again, I do not only Insist on that, but to cut off all other Cavils wharsoever, upon others also.

4, I say farther, that there is great reason for it, why there should be so often mention made of the poor; because 1. That shews what care God takes of the poor, even as he doth for Orphans, and Widdows also and Strangers. And 2. because they are so much and so often oppressed by the men of this wicked world; where let me recite the words of the famous Doctor * Chemnitius to second me.

Wheras, (saith he) in some certain Testimonies of Scripture concerning Usury, there is mention made of the poor by name, that is done for the same reason for which in the sixt and eight Commandments the Widdows, Orphans, and poor folks are commonly recited by name, that no injury should be offered unto them; yet it follows not from thence that an injury may be done to married persons, to mighty men, to rich men &c. is no sin; Even so it is in the Case of Usury.

Num. 19. 5. And that it may more fully appear, who is meant by the brother in Deut. 23. 19. I will at present name two great men more, to ballance his lesser, who tell us, what that brother is.

The first shall be that foresaid great and anrient Father, † Clemens Alexandrine, who lived near to the Apostles time, and saith, The law forbids to lend to Usury to our brother under the Name of a Brother, Comprehending not only him which was born of the same Parents, but him also which was of the same Tribe, and of the same Opinion, and partaker of the same word. I must repeat his words, because the Chapter repeats his.

2. Great || Aquinas upon Deut. 23. 19. We ought to count every man to be a Brother.

3. Dr. Sanders. The Carnal Jews had certain Infidels to their enemies, whom as they might kill, so might they oppress them with Usury; but now seeing every man is both our neighbour and our Brother, we may not take Usury of any man at all.

5. And, because they stand much upon a needy brother and decayed, I will set down here, the words of Renowned

* Chemnit. Loc. Summum de paupert. a. 6. † Clemens Alexand. Strom. l. 2. Tho. || Aquinas. part. 3. q. 79. a. 1. Bishop

Bishop Downam, *The signification of a needy brother is not to be restrained to them which are of base condition, but is to be extended to all those who, being of good callings, are come behind hand, or fallen into need, not having means of their own to supply their wants; I add, and such are many which Usurers lend unto. The Bishop goes on and saith, for if men have means of their own, they ought not to borrow, which makes against those vile wretches, which will borrow and lend the same money again to profit, for 8. in the 100. themselves paying but 6. which is oppression.*

Num. 20. 6. I hope the Ch. will let me note also the 3. expressions by him noted *Levit. 25. 35, 36.* concerning the poor and decayed brother, and the reason therunto annexed, as namely, this that he which is called our brother and poor, is also called one fallen in decay, mark, a decayed brother not a begger, which must be relieved by Alms; but back handed, as a Gentleman, or Farmer, by borrowing and other mishaps may come so to be, and yet have Land or Lease, as those in *Nehemiah*, of whom next.

2. That of such a one we must not take any thing above the Principal, for so the words run, *of such a one thou shalt not take more then thou didst deliver, as some Translations render the same, whereupon a great Author saith, Hear whom we are forbidden to bite, we are now forbidden to take any more than was delivered unto him; for he that takes one Penny more than he delivered; wrings and bites him as much as that Penny comes too.*

3. And upon the 36. verse containing the reason, Note what may be the meaning of it; *that he may live with thee*; as if he should say, for else how can he live? Usury will kill him, if thou take Usury of him, therefore take no Usury of thy decayed brother.

7. The several other laws which he speaks of in the same 68. page, are not at all against me, nor for him, because the laws for the poor are not denied.

8. But as I said, let him prove by any place of Scripture in all the Bible that because we must not lend to the poor upon Usury, therefore we may lend upon Usury to the rich; let him shew the place.

9. And here, because he takes his advantages by Authors which he cites, as holding it lawful to lend upon Usury to the rich, because we may not to the poor.

I will take advantages also, and match his Authors with Authors far exceeding his for age and Renown.

As Namely 1. of the Old Holy Fathers and of our modern Writers.

1. Saint *Austin* by * some called the wisest man in his time, is against all Usury without any exception of Usury taken by the rich.

2. And Saint † *Basil*, who was such a holy and self denying man, as that he gave all that he had to the poor, and being a bitter enemy to Usurers, describes them thus: *Usurers go thus to work, to entice rich young heirs; they employ their own Creatures to understand their domestick affairs, and necessities, They tell them there is such a Barton to be sold, and an ample house, they extol its revenues, perswade them to buy it; They answer that they have no money to buy it; Thereupon they offer their own, saying, use it as your own; you will pay us of the incomes of the same Barton; They pretend to other mens land to entice the young Gentleman to spoil him of his own. Thus holy Antiquity has been against lending upon Usury to the rich, and so are and have been our best new writers, viz.*

1. Famous Bishop *Jewel*, as *Humphries* has it, writes thus, what manner of Logick is this, a man may not take Usury of the poor; ergo he may take Usury of the rich, non sequitur: It follows not in art, let us see the like in other examples, *Solomon* saith, Prov. 22. 22. Rob not the poor because he is poor, (just or I say so saith he) shall I thence conclude, therefore I may rob the rich, because he is rich; so when *Moses* saith lend not to the poor upon Usury; doth it therefore follow, Therefore I may lend upon Usury to the rich, nothing less, it carries no Consequene at all.

2. Bishop ‖ *Downam* Deuter. 23. 19. There is no mention made of the poor, but all Usury is forbidden towards any, either Israelite or Profelite, or as *Clemens Alexandrine* speaks, ὁμιόφυλον ἐὶ ὁμονομίαν and in this general sence including both rich and poor, the learned among the Jews have so understood this law, where note that here is now Antiquity and Authority.

3. *Moss*. If the law of lending to the poor without Usury, should Infer the lawfulness of lending to the rich upon Usury; then it is evident that Gods intendment in those laws for the benefit of the poor, should rather prove a hurt and hindrance unto them. For who will lend to the poor for nothing, that might lawfully lend to the rich for Usury?

4. *Tostatus*. * Not only to the poor, but also to the rich thou shalt lend without Usury.

* *Humfr. in vita Jewelli*. p. 22. † *Downam* upon *Psalm*.
 ‡ *Tostatus* in *Deut*,

5. Powel Answers that Objection from Exo. 22. 25. Lev. 28, 35. For not lending to the poor upon Usury thus, ergo, we may lend to the rich, This is no good Consequence. The law saith Deut. 27. 24. Cursed is he that smiteth his Neighbour secretly, ergo it is lawful to smite him openly.

6. † Capel. No oppression is like to this to oppress a poor man; yet I hope it is a sin to oppress the rich because he is rich.

Num. 22. In the next place let us go on with him to *Nehemiah*: and what were those Usurers which *Nehemiah* so condemns for Usury, were they not such as lent to them that had Lands, Vineyards &c.

Reply. Whether they were to be called poor or no, it seems they were for the time Necessitous and much straitned, they would not else have mortgaged their lands to buy Corn and things necessary for a livelyhood, nor have suffered their Sons and Daughters to have been brought into bondage: Here I consult *Rivet*. &c. and then to answer once for all, let it be considered, whether the case were not extraordinary &c.

Whereunto I answer 1. That his reply is a poor come of, because, tho they were necessitous yet were they landed, and landed even then, when they borrowed, for their land they mortgaged when they borrowed *vers. 3.* and then others come which said, we have borrowed money for the Kings tribute, and that upon our lands and vineyards; *Mark 1.* our lands and vineyards in the Plural, which may imply that they had much land some of them, if not all, tho mortgaged.

2. Our, because the propriety was theirs in the land tho mortgaged.

3. We borrowed money upon our lands and vineyards *vers. 4.* Note; they which did not mortgage, borrowed and took up money upon their lands, binding them to the Usurers, as many Necessitous landed men do now, and therefore where is the Ch. now?

O saith he, *Rivet* is of my side. Reply, but you cite him in Latin, and I do not mean to translate him for you, so that he can do the vulgar no good; but if he were Englished, it would be the same, for he is not against me, who say, as he saith, even the very same that we should lend freely to the necessitous, which those Usurers in *Nehemiah* would not do, but would have Use of such Necessitous, landed men, which our Usurers also will have.

* Powel p. 42. mihi p. 218. † Capel, in his App. conc. Usury p. 292.

Num. 23. But he has one shift more, that the Case in *Nehemiah* was extraordinary, and how was it extraordinary? it is as if Ordinary Christians should be prest to praying seven times a day, because *David* said so often he would pray, or to require of every one solemn prayers three times a day because * *Daniel* did so, all which makes against him, because neither the one nor the other is such an extraordinary business, because there have been of late times those, which have prayed six times a day usually, as blessed *Bolton*, † witness his life; and as for *Daniel*, of him it is said that he prayed three times, || as he did aforetime, *Dan. 6, 10.* So that by these very examples he makes the Case in *Nehemiah*, but an ordinary thing, but me he aims at, in all those extraordinary things, which he speaks of, to disgrace me, and make me a spectacle to men and Angels, and a sign and wonder in *Israel*, and the Drunkards song; for so he goes on with his extraordinary things and wonders, as to rise at midnight, or before day because I desire to do so, as *David* did, and my Saviour did, who rose a great while before day and prayed *Mark 1. 35.* me, me, he has an aim unto, I say, as being the man of his indignation, because I cry down his great *Diana* for so he goes on; some such extraordinary Zeal has prompted this Author to exhort his readers in Prayer, to reach forth their arms as high as they can, or to fall all along upon the ground in prayer in their own houses and in their several rooms, where they are wont to poor out their prayers, because he was wont to do so himself; these being gestures becoming none but persons of a Giant like affections &c. And the like affection induced him to will every ordinary Christian to resolve thus; fasting and humiliation days I will keep by the same divine power to the Lord my God at least once a month, and before the Sacrament of the Lords Supper, and when there is great need, and at other times also; but where to find an example for this (as for some afore) I know not, unless it be taken from the *Pharisees* that fasted twice a week &c. Whereunto I answer. Loe, how *Ismael*-like he mocks me, and also Censures both

* To which devotions he might have aded the great devotion of the Eunuchs, which to go to Jerusalem to worship, went 4000 miles as Doctor Cave computeth it in his lives of the Fathers.

† Bagshaw in his life.

|| which sheweth that it was his ordinary practice.

me and all the godly ones that fast so, pray so, resolve so, as others before them have done. But I hope to come of with-honour after all his disgracing jeers and cruel mockings, so called *Hebr.* 11. 36.) cast after me, with the help of my God, whom I serve, and do resolve to serve day and night.

And 1. the reaching forth of the hand or arm in challenging God to make his promises good ; I have from those worthy men Doctor † *Abbot*, and Mr *Bolton*, who in his Direct. for right comforting afflicted Consciences, writes of one *Sprot* who did so, when he died. See the ¶ Margin for it.

Now let the *Ch.* go and challenge Mr. *Bolton* and Doctor *Abbot* why they would write so.

2. For often praying and lying on the ground and upon the face, I have from *Abraham Gen.* 17. 3. from *David*, yea from * *Christ* himself who so fell upon the ground, and prayed : from all the Elders of *Israel* who so fell upon their faces before the Lord, joyning with *Joshua* in that posture praying, as you may see *Jos.* verse 7. Alas O Lord God &c. And from *Moses Numb.* 14. 5. *Then Moses and Aaron fell on their faces before all the assembly of the Congregation of the Children of Israel :* and from that good people * in 2. *Mach.* 10. 4. and from † a certain holy Minister whom his wife, which was an excellent woman often has found by night lying on the ground, weeping and wrestling with God, even in cold winter nights, (as saith my Author) and from that wonderfull Minister P. S. in S. p. page 37. who by a Convert of his was found by night lying in a garden upon the ground, and praying so earnestly as that God sent an Hoast of Angels to him to bring him an answer from the Lord, which made him cry out and say, O what am I, being Dust and Ashes, that the holy Ministering Spirits should be sent to deliver a message and an answer to my prayers. Let the *Ch.* now go, and jeer these holy Ministers,

* *His words at full are these* George Sprat Notary in Aimouth at his death said thus to *Christ*, *Thou hast left me this comfort in thy word, Matt.* 11. 28. *come unto me all &c. And Lord I am heavy laden with my sins, I am ready to sink even into Hell without thou in mercy put out thine hand and deliver me ; and with that thrust out one of his hands, and reaching it as high as he could, with a loud voyce and strained, cried I challenge thee by thy promise, which thou hast made, that thou perform it unto me. Thus this great Doctor reports this. † Matt.* 26. 39. *he fell upon his face. ¶ Which also fell down flat before the Lord.*

* in S. F. p. 24,

which

which care not for him, being above him in endless glorie: But let me tell my Readers, that I do not * preſs all this upon any, tho I mention it, and tho I deſire to imitate ſuch pious ſouls my ſelf.

3. For reſolving to faſt monthly, or weekly, I have (beſides *Matt. 9. 15. Then ſhall they faſt*, and the *2. Cor. 11. 27. In faſting often*) this ground when it pleaſed God to reveal his Son to me in *Germany*, and I returned home from a Sermon after joy unſpeakable, I reſolved to faſt twice a week, and therefore dare not do otherwiſe, and as for others I force none, but only adviſe men ſo to do, even as I do not force any to riſe before day, tho I deſire to do ſo; And to ſay a little more of faſting, I can bring againſt this Champions cruel mockings, and cenſurings, great † *Calvin*, who did faſt Ten years together, abſtaining from meat till Even, and ſpending his time in Preaching, Praying, reading, and writing, which is more than once a week, and therefore by my great friend Doct^r *Rivet* is ſo extold, as that he brings in a great Jeſuit for it, ſaying, that *Calvin* was *Un Grand jeuneur*, in french, that is a great faſter, and will the *Ch.* ſay that he was a Phariſee too?

And beſides, I know a godly Miniſter living not far from me, who faſts every week, as well as my ſelf, and is highly applauded and commended for it, and by no body accounted a Phariſee; Unleſs he be ſo looked upon by him that accounts me ſo: || ſee the Margin alſo.

Well, this I will ſay now laſt of all, concerning all this that I meet with ſuch comfort, ſuch delight, ſuch joy, ſuch expe-

* For I know that our acceptable ſervice conſiſts not in external geſtures, and in ſerving God within, as that Author *Potho Præmiculis* well inculcates lib. 5. *de dono Dei. Intus Deo offertur omne Deo acceptabile munus.* † In my twelfth Reſolut. ſet down in my Reſolution Table, || With whom I may joyn the Lord *Harrington*, who was a great and Renowned Father too, faſting not only monthly before the Sacrament, but other days likewiſe. *Clark* in his life p. 60. 61. So *Picus Mirandula*, who was ſuch a great Faſter too, as his Nephew, and *Boeſardus* in his *Bibliotheca* reports. * I add that if this man had but read *Ferbis*, and *Figurius*, extolling a Couſin of Cardinal *Baronius* faſting and praying three days together, when he was irreſiſtably moved to diſcover a Plot for which he had received Commiſſion from the Pope to all Popiſh Kings and Princes for the extirpating of the Reformed Religion, he would not have jeered me for this Faſting ſo.

riences of Christs love; such gyantlike affections, as he jeeringly calls them; as that if the whole world were turned into a lump of gold, and I might have it, if I would give over such practises, I would utterly reject it; and I trust in God, that I shall never give them over, during my natural life, for all the jeers and censures of any scoffing Ismaelite, because of that sweetness and joy which I find and feel therein. So help me, O my God.

But I desire now to return to *Nehemiah* (from whence the *Ch.* hath drawn me by his cruel mockings) fetcht and forcibly drawn in by the hair, because he is not willing to hear much of him.

And that which I have to say of him is this;

1. That he is such an eye sore to Usurers, and their Defenders, as that they have attempted to make him an Usurer too, falsely rendring the holy Scripture thus, as Bishop * *Downam* sets down their wrested Translation thus, *So the Author of the English Treatise reads ver. 10. For even I, my Brethren and my servants did lend them upon Usury, money and corn.* O dreadful, to prove the lawfulness of Usury by the Example of *Nehemiah*, which makes me exclaim, Good Lord, what man will not do to uphold cursed Usury, they will wrest thy holy Scripture for it; and falsely translate it: well thus Usurers abuse Scripture it self, as in *lanecro* for *lanecro*, so in this also to make *Nehemiah*, that bitter enemy to all Usury an Usurer too, even as they will needs make me a Usurer too, who never lent one pound or peny upon Usury in all my life time.

Numb. 26. And because the *Ch.* would fain set him against me, by saying that they had mortgaged their Estates, and suffered their Sons and Daughters to be brought into Bondage, &c. to make them poor, therefore I will now let him see, that he is one of the best Friends that I have, because he furnishes me with so many mighty arguments against Usurers and Usury, as I shall now set down.

For first tho he tells of Mortgages and bondage of the borrowers Sons and Daughters, yet still he makes them owners of their Lands, as I have shewn already; and as for the bondage, we know, that mens Sons may be in bondage, being taken by Turks and other Foes, when their Parents are landed men, but want money to redeem them, and cannot be called poor.

2. He forbids Usury expressly and absolutely, without ex-

* Bishop Downam upon *Psal. 15.* p. 215.

cepting the Rich, saying, *I pray you, let us leave off this Usury,* ver. 10.

3. He saith to the Nobles, rebuking them, *you exact Usury every one of his Brother,* ver. 7. without naming rich or poor, but Brother only, which might not be poor, and calling Use exacting, to denote the cruelty of it.

4. *He shook his lap, and said, so God shake out every man from his house, and from his labour, that performes not this promise, which was that they would do as he had said, let us leave off this Usury,* ver. 10. O dreadful, this methinks should make Usurers tremble for fear, lest they be shaken out of all too.

5. *It is not good that you do,* he saith further to them, to shew that Usury is an evil, and therefore unlawful.

6. He tells them, *Ought ye not to walk in the fear of our God?* intimating by it, that Usurers do not fear God, ver. 9.

7. Adding, *because of the reproach of the Heathen our enemies,* he shews what, a reproachful thing Usury is, because Gods enemies reproach such for it, as profess themselves to be the people of God, and yet will be Usurers.

8. He calls Usury, *אשר* a Burden, because it is a Burden to the Borrower indeed, and to defeat that Cavil, which Usurers use, pretending they are no Usurers, because they are no biting Oppressors, and that the Usury in the 15 Psalm condemned and so in other Scriptures, is *Nesheck*, which has caused a defendent of Usury to write a little Book, called *the execution of Nesheck*, that is *biting*, which, because the Spirit of the Lord foreknew *Nehemiah* must call Usury *אשר*, a burden, and not *Nesheck biting*, to cut of that new distinction between biting and toothless Usury, and that after *Moses*, and after *David*, and after *Solomon*, and that after *Ezekiel*, and the rest of the more ancient pen-men of the Scripture, which is very remarkable.

Num. 27. 9. 'He commands the Usurers to make restitution, and they promise him to do as he had said, and add we will require nothing of them, as thou hast said, ver. 12. *Mark 1.* we will require NOTHING. 2. as thou hast said, which shews that he would have them take nothing, because they say expressly, as thou hast said, see also, ver. 10. *let us leave off this Usury*, as if he should say this taking of more then was lent, as this verse makes it evident; besides many other Scriptures: So they agree then both, even *Nehemiah* and the Usurers upon NOTHING to be usuriouly given, or taken for money lent, as

if they had seen or heard the words of Christ, when he spake them, *Luke 6. 35. Lend, hoping for nothing from thence*; which makes as much for me also as any thing I have yet said of *Nehemiah*, only let me add by the by, that those Usurers as bad as they were, yet are not so bad as Usurers are now, for they made restitution, even a full restitution of lands, and monies, and other things, which they had taken, *ver. 12.* which our Christian Usurers will not do.

10. And here because I am safn upon restitution, I will say a little more about it, *Viz* That after restitution made of their Lands, Vineyards, Houses, Mony, Corn, Oile, they were landed men indeed, not only *de jure*, of Right, but also *de facto*, really and indeed, and so consequently well to pass indeed, which notwithstanding the said Usurers would require NOTHING of them, as *Nehemiah* has said; O how plainly therefore *Nehemiah* is for me. O what a friend he is to me among so many enemies, that are against me!

11. But yet lastly I will be so courteous to the Christian lender, as to grant that it is all the reason in the world, that the Rich, which has well gotten by his mony, should be thankful, and let the honest lender have part of his honest gain, and that he may lawfully take, when it comes freely and unexpectedly offered and given to him, as I have formerly shewn, so that at present I will only add what a worthy Author saith to the same effect. 'But it is otherwise if any Man give or offer any thing 'not in respect of the loan, but to shew himself mindful of a 'good return received, for that which is so offered may be 'lawfully taken without any usury committed, &c. So that 'there be no fraud used therein, but the intent and Conscience 'of the Receiver be upright and free in that behalf.

But let us go on with the Champion.

1. *What Mr. Jelinger saith is a fallacy.*

Whereunto I answer, so both his replies avail nothing; Not that to the 1. *Fallacy*, because what he saith, that the Usury in Scripture is forbidden only with respect to the poor, is false, as it has been shewn.

So that concerning the Rich he lacks proof;

And so is his reply to the fallacy of Consequence, for as much as it has been by me sufficiently proved, that all Usury properly so called is a moral evil, and against the Law of * Nature, and *whereas he saith*, that I do prudently leave out the reason why the poor should not be robbed, because he is poor; *I answer*, that I left

* *As Iohannes asserts it in Deut. 23. p. 318.*

out, because I saw there was no reason why I should enlarge my self upon it, as a thing making against me, when it doth not, for I hold with old Mr. * *Diodate*, whom he quotes upon it, only this I add, that as he saith of Robbery, that, as it is forbidden to all, so is Usury, as it hath been proved out of *Deut. 23. 19.* where that which is moral in that Law, runs thus, *Thou shalt not lend to thy Brother (mark Brother, whether he be rich or poor) upon usury.*

And what he quotes out of *Rivet* availeth him nothing neither, because *Rivet* takes this for an absolute verity, that the things mentioned by the English Bishops, and by him opposed are in themselves evil. (which is not denied) but as for Usury that is not so, when that which he names last, Usury I mean, is as much in it self evil as the former, as it has been convincingly demonstrated : The whole sentence taken out of *Rivet* I shall not write, because it is set down in Latin, and I do not owe the *Ch.* so much service as to translate it.

He tells us from *Deut. 23. 19.* That the Stranger is excepted and not the Rich, whereas, if God would have granted it lawful to lend to the Rich, there had been a fit place to be named as well as the Stranger : His reply is, *What shall I call it but sauciness, &c.* Answer, Not such sauciness as that of his Brethren, which wrest the Scriptures, and put *lenecro* for *lanecro* in this same place now in hand, *Deut. 23. 19.* and none for nothing in Christs own saying *lend looking for nothing* from thence, *Luke 6. 35.* which is sauciness indeed, yea, the highest injury offered to Christ : But in my Saying, how can there be any sauciness or injury, when God might have so easily done it, but would not, because there was no need, no more than there was for Christ to say *lend without Usury*, when he spake plainly saying, *lend hoping for nothing.*

Numb. 29. 2. *Usurers reply*, Divers Presbyterian Ministers allow of use taken from the rich.

1. Answer, I have named several before, and divers others might be named, *Rivet* names several, *Zanchy* saith their number is almost infinite. *Windeline* affirms, it is held by most moderne Divines, &c. even by *B. Hall*, the Pillar he leans on, fails him, and so forth : *Whereunto I answer.*

1. That I also have named several before ; and more I will name now to ballance, yea, to outballance his ; which methinks speaks either *too little*, or *too fast*. *Too little*, as naming but a few, or not relating what they say, or *speak too fast* ; as

* *Who also holds with me in Deut, 23. 19.*

when one of them saith their number is almost infinite : for which *almost* I will not blame him, because I know what else I should have said ; and so when *Windeline* affirms it ; as held by most modern Divines, which I much wonder at, if he mean Usury properly so called ; for my friends will tell him, and prove the contrary, as for example, * *Dr. Fenton*, that famous London Minister, who writes thus of Usury.

A practice, which has no approbation of God in Scripture, nor any Church that is, or ever was upon the face of the Earth.

And Mr. † *Gabriel Powel*, No Writer, that either I could see or hear of; ever allowed of Usury.

So *Keckerman*, All the Greek and Latin Fathers, and almost all our Reformed Divines hold Usury to be a Sin.

And to answer *Windelines* brags especially, viz. It is held by Lawyers and moral Philosophers, † that learned Oxford Scholar *Powel* saith thus, *Philosophers have condemned it, Poets have exclaimed against it, the Civil Law forbids lending upon Usury, by the || Canon Law also it is forbidden.*

Now let the Reader chuse, which he will believe an English Scholar which is his Country man, or this Stranger.

So the renowned Bishop *Downam*, which saith this of our English Divines, in answer to the Champion about Episcopal Divines. *The godly learned Divines of this Age, and namely of this our Church, do for the most part inveigh against Usury; those few among us, that seem to defend Usury, do in substance differ little from the rest, erring especially in this, that under the odious name of Usury, they defend and maintain a lawful contract of partnership, thus he.* I quote him again, being urged to it by this mans repetitions.

Numb. 30. I add *Alciates*, who speaking of Usuries Opposites has this expression, *Totus Mundus militat pro nobis: The whole world militates and wars for us*; meaning those that are against Usury, as well he might say so; for besides the holy Scriptures, all the ancient Fathers have abhorred and written against it, saith the foresaid * *Powel*, and the ancient Councils are against it, School-

* *Dr. Fenton*, p. 259. Whom *Filburn* by his catches at some of his sayings is not able to confute, as the learned Reader may easily see it. † *Gabriel Powel* p. 52. || Where the Words of the famous *Jer. Taylor* in his Ductor Dub 1. 196. is remembered, The Church forbids Usury, and in this Case the Canon Laws are to be preferred. * *Gabriel Powel*, p. 52. With whom join *R. Capel*, p. 292. The best and best learned of our Prelatical, and anti-Prelatical Divines have taken good and great pains, to prove Usury to be a thing utterly unlawful.

men and Casuists against it, and modern Divines against it; and the learned Bishops of England against it; as the Champion himself in his Pamphlet confesseth it. As for Geneva and the Helvetians, they are of Calvins mind, who was so wary in his opinion, as that he would not determine any thing absolutely concerning it; but only cautioned it, and so doing made it partenership; so that his boasting of Geneva (which I know better than he) out of B. Andrews my friend, will do him no good. As for the Germans my Country men, they have a * Commissary, which takes up mony, and deals with it at Frankfort Mart, and gives part of the gain, which is gained by it, but as for Usury properly so called, none dares to defend it, but a great many of their Divines have written and are against it, whom I have formerly named, as namely Doctor Luther, Melancthon, Brentius, Musculus, Philip Casar, Dr. Didericus, Hemingius, Mordecius, Molierus, Aretius of Helvetia, Universitas Wittenbergensis, Hottomannus, Doctor Luder, Dr. Pareus, Dr. Vulreius, Ursin, the Preachers of Mansfield, Albertus Blankenberg. Conradus Paulus Brunswicensis, Justus Jonas, Wellerus, Pomerianus, of all which some are Lutherans, others Calvinists †.

As for || Abulensis, who hath written more Volumes upon the Bible than any man, him my Adversary only names, but I do own him as one of my chief Friends; for he writes against all Usury: *All modes of Usury are unlawful. And Usury is to be understood according to all its modes, when namely any thing determined is taken above the Principal* p. 516.

And in Deut. 23. 19. he saith, p. 317. *It was permitted unto the Jews to lend upon Usury for the hardness of their hearts, as Bills of Divorce, because if they might have lent upon Usury, they might either not have lent at all, or stolen: This makes for me. And as for the Heathens, by him and his friends claimed to be for them: I do deny it, because I am sure that the chief ones among them are for me, As Cicero, Plautus, Plutarch, Columella, Aristotle, Plato, Lucanus, Ausonius, Cato, Proculus, Ulpian, &c. For the proof of my assertion, I will set down some of their assertions: * Cicero saith, such things are to be blemished which are odious, as namely that of Usurers, and † Columella saith, that*

* Which I will not have understood of all but many: having already granted it, that some in simplicity follow Absalom, and took a kind of Usury, which they should not, out of ignorance. † The Gallick Ministers in a French Treatise against Dancing, p. 131. So in their Annotations upon Mat. 25. 27. || Abulensis in Levit. 25. 26. Deut. 23. 19. * Cicero de Offic. l. 1. † Columella de re rust. l. 1. Usury

Usury is odious even unto them which it seems to help. And Plautus saith, There is no worse kind of men this day to deal with, than the Usurers. Hugo Grotius, I do not value at all, because of his unsoundness; that he tells of Schoolmen to be for usury I wonder at; because my Cozin Spanheimus himself takes it for granted they are Anti-usurarians.*

What he saith of all the men, by him supposed to be for usury, that I deem them to be damned, he wrongs me in that; for I take them, that are truly godly among them, to be such as will be truly glorious Saints in heaven, and such as here are far enough from that cursed usury, which is practis'd among us, as allowing no other usury, but that which is recompensatious, and liberal, and by godly cautions become another kind of thing, viz Partnership. What he faintly speaks of my Country men the Dutch, is not so, for what saith Aretius, One shall often hear these words come from cordial men (in Helvetia, which is in Germany, where he lived) that these usury Instruments are one time to be corrected as the Popes Bulls: (which sheweth how weary the German Divines are of usury) nor would friends be wanting, if but an apt Adis or Lycurgus, or Cato did appear once.

Nam. 31. But my work is not fully done, for I cannot but find fault with the quoting of his Authors, because he only mentions men but not their words; and therefore I will now name some of our best Divines, and recite their very words at large, that the World may see how false it is, what some of his men say; that most modern Divines are for usury; and the English too.

And I will begin with Perkins, who saith (as I and my friends do defining usury) *Usury is a gain by covenant above the principal, only for loan and recompence of the lending of it.*

2. I will name Adams, who saith, *The Usurer is a man made out in wax, his Pater Noster is a Pawn, his Creed is the Constitution of his Obligation, his Religion is all Religion, a binding of others, and a binding himself to the Devil: Infinite colours, mutations, evasions are invented to countenance on Earth, Heaven exploded usury; God shall then frustrate all, when he shall pour out wrath his upon the naked Conscience.*

3. † Rogers of Weatherfield, *That common dealing for ten in the hundred, or nine, or eight, or any such like. Note ANY, without*

v Morestelli. * Plautus, † Aret. de usura. ‖ Perkins upon 2. Cor. * Adams in his Works, p. 55. † Rogers of Weatherfield.

consideration of the Common-wealth is utterly to be condemned, which if well considered, will soon answer all conscionable men about the question of Usury and Oppression, and he addes that there is no use of them in the Church, and the Christian Common-wealth.

4. Mr. || Dod (and O what a man is that man, even one of a thousand) Usury is not a Calling appointed by God, but a humane invention devised by Worldly men to gain filthy lucre to themselves, whereby they live of the sweat of other mens brows.

5. Mr. * Wheatly, Usury is a notorious injustice, where a man makes a gain of lending, and binds the Party borrowing without consideration of his gain or loss to pay the principal with advantage. And again he saith, Christians must serve one another in love and not serve themselves in self love; both which principles are directly contrary the trade of the Usurer, for he makes sure to himself to have a part only and infallibly in the profit, and therefore serves himself only, and not at all his brother, and therefore the Usurer is set among those, that cannot dwell in the Mountain of God: (Just as I say in my Doctrine, so saith he) which he should not be, were he not unjust.

6. Dr. † Sutton, There is no Sin be it never so prodigious and foul, but his Master has a plea for it, Usury has; Deut. 23. 19. unto a Stranger thou mayest lend: Mark this thou Usurer, who defendest thy filthy Usury by this.

And yet further he saith, Those that live by Usury let them remember this, my heart trembles to think what calling these men have, my Soul mourns how they glorifie God in them: O Usurer, do thou tremble and mourn too, as this great Doctor doth.

7. Mr. || Sanderfon, that great Oxford Scholar saith, The Texts of Scripture are so expresse, and the grounds of reason so strong against all Usury, that when I weigh these on the one side, and on the other side how nothing all that is, which I yet saw, or heard, [and he could not but have read much, being a Batchelour in Divinity in Oxford] alleadged to the contrary, I cannot find charity enough to absolve ANY kind of Usury from being a Sin: And of the Usurer he tells how bitterly he is inveighed against by Heathens, how universally hated by all men.

8. That great and famous Arch-Bishop Usher's opinion, and condemnation of Usury, is to be seen in the front of this Book.

And I have in readines other learned Men, and even a

* Mr. Wheatly in his *Caveat to the Covetous*. p. 71. † Dr. Sutton in his *Lectures*. || Sanderfon upon 1 Cor. 7. 24.

Cloud of British Divines more, but I shall forbear to name them now for brevities sake, and onely perswade all true English hearts to hearken to those their own holy Countrymen, which they have either heard or read, or can read in their own English Tongue, rather then look after, and unto such others as are cited to them in the Latin Tongue, which the Learned only understand, considering that this Usury matter concerns the Salvation of their Souls, which as that foresaid holy man *Usher* tells them should not be adventured upon wild Discourses, and subtle Distinctions, as being more worth than all the World.

9. Mr. * *Vdal* saith. ' That it is as clear in the Word, that usury is a Sin, as that Christ came into the World to save Sinners.

Dr. † *Fenton*, p. 154. ' An absolute contract for money lent for 10. 9. 8. or 6. in the hundred, *N.B.* 6. in the 100. is without warrant or authority, even among those Divines, who upon sitting and examining this point, have concluded most favourably for the Usurer: *And this he saith also*, Ah poor Soul whether wilt thou turn thy self for succour, when thy best friends forsake thee? How dost thou think to die a Christian, if thou live an Usurer. Here consider, Dear Reader, what those few inconsiderable Ministers are in our Country, being compared with such holy and learned Doctors.

Numb. 32. But I have a great mind to return again to that famous saying of *Alciates*, *That the whole World militates for us, and war against bloudy usury*, as well he might, if we farther consider what a world of men and countries there are against the same hateful usury; as namely those under the Mahometan Empire, which the Great Turk saith is half the World, because *Mahomets Law* is against usury in his † *Alcoran*, as *Azoara*, the || Centuries, and Bishop * *Downam* assert it, his words are *Even Mahomet and his Alcoran has forbidden ALL USURY*. O wonderful the very cruel Turks abhor usury, all usury, and shall Christians redeemed with Christs precious blood practise it?

Again, The Papists also condemn usury, all usury, inso-much as that the Pope of *Rome* doth every month excommunicate all Usurers, as one also of our Ministers, Mr. † *Turner* affirms it: And O what a World of Countries there are under

* *Old Mr. Vdal* in his *Obed. to the Gospel*, 2. Sermon. † *Azoar*. || *Magdeburg. Cent.* 7. * *Downam* upon *Psal.* 15. † *Mr. Turner* against *Usury*.

Popish Kings and Princes ? where let it be thought upon too, what great Scholars the Casuists and School-men are, which have most learnedly and profoundly written against deservedly abominated usury, though in other things are out, are so as that yet they could not be carried away with this foul error of usuries lawfulness, but rather joyn with those, vvvhich war with their pens and tongues against that Enemy of Mankind, Usury, as it is justly called ; fighting against it also as well as they. See *Lorinus* upon *Psal. 15.* and shall Protestantes fight for it ? O for shame, for shame, let it be no longer reported, as the aforesaid Jesuite *Lorinus* relates it of Calvinists and Reformed Writers, that they write and are for unlawful Usury.

What the Champion saith of Bishop *Andrew* my friend too, I do not regard at all ; for I know what a Book he has written. *Quod Usura licita est illicita*, that even lawful usury (so counted by some) is unlawful.

12. But I have not yet done with *Alciates*, who saith that all the World fights for us, that fight against that sin which is an abhorring to all flesh ; for what saith *Jeremy 15. 16.* (that I may end with Gods word) *I have neither lent upon usury, nor men have lent to me on usury, yet every one of them doth curse me.* Mark, EVERY ONE, and may not I well say that, well might *Alciates* say, that all the World fights for us against the Usurer, seeing every one hates an Usurer : O sad man that every one hates and curseth thee : Should not this, if there were nothing else against thee, make thee leave that hateful dreadful Sin ? Now let every body that reads all this, consider who has most on his side ; whether the Champion and his few Authors, or *Alciates* my friend. As for me I stand upon this most ; that I have God and his holy Prophets on my side, whereas he and they have not one, but only a little handful risen of late since *Carolus Molnaus* the Lawyer, their first Founder, whose Followers are not for them neither, as they think ; having and proposing such cautions and limitations, as scarce any Usurer by report, does observe, so as that my cousin *Spanhemius*, on whom the Champion and other Defendents of usury do most quore has wisely left them to their ingenious confession formerly mentioned.

Now in what case is the poor Champion then here. Readers, what think ye ? Doth he not stand like butter in the Sun ? How doth he look think you in this sad defeat, whereby his men in whom he trusted, and his own arms too are raken away from him, being over run and over-marched by the

the holy Prophets first, and a multitude of men besides, holy Fathers I mean, and modern Authors, yea Turks, and Papists too, falling upon him, and his poor, by him defended Usurers. O sad, I say once more, though he mislikes it, for so he discouries himself (he cannot choose poor man) saving of his men that are for regulated usury, What shall we think is become of all these men? Damned doubtless for their usury, O sad! *I answer*, No, no, I cannot think so; for they most of them, I hope, are safe, and they and we that are against all usury shall meet in glory, because of their godly cautions, vvhich makes that usury, vvhich is supposed to be but partnership, or some such like harmless Contract.

Numb. 33. *As for the burden*, which every man shall bear at that great day, vvhen he thinks mine vvill be the greater for my uncharitable censure of my professing brethren.

To that I answer, I need not fear it because I do not condemn my professing Brethren, as appeareth by my preceding vvords, but let him look to it, that looks and is for **NWO** Usury I mean so called, because it is a *Burden*, vvhich sinks the Usurer into hell, for he must die, *Ezech. 12, 13.* and be buried too in that bottomless pit, as I shall ostend and shew hereafter, God vvilling in my next printing.

Numb. 34. The Champion goes yet further and saith, I vvonder at his confident expressions, &c. Time vvvas vvhen he vvvas far from such confidence, nay I vvonderd saith he how others could sing so merrily in their Congregations beyond the Seas, *Luthers* hymns, vvhich are so full of confidential expressions, vvhen I durst not, nor could sing so vvith them, unless I would lie?

Whereunto I answer,

I blefs God, that it vvvas so vvith me then; for then God did prepare and fit my troubled Soul for ensuing joyes, vvhich vvvere after such troubles of mind so great and glorious, as that I vvvent home one day from a good Sermon preached in the country, vvhere *Luthers* confidential Hymns vvvere sung, into the City vvhere then I resided, in a triumph.

The Champion goes on (but very confusedly) and saith, seeing he sends us so often to the Council of *Nice*, I vvish he vvould read and vvweigh, vvhat the learned Author of the naked Truth has vvritten of Councils, and of this in especial &c.

Whereunto I answer, I have read the Author of the *Naked Truth*, and vvish he had vvritten more discreetly; for not to speak of other things, he goeth to bring preaching in contempt, by his going to vvork; advising such to preach as are
not

not called to it : If he had advised them to instruct those which are committed to their charge, by Catechizing, &c. I, and many others should have liked it better. But,

2. I wish the Champion had read *Beza*, a better man than his Author, who saith, *that the Sun never beheld a more divine meeting since the Apostles time, than the Council of Nice.*

3. *I wish he had read* * Bolton concerning it, *for he would have told him that those 318 Fathers which met in that Council, were the learnedest and greatest Divines in the whole Christian World.* And I add, that there were those in it, who had lost their eyes for Christ, whose holes the great *Constantine* kissed, and this Novice will go to confute this grave, learned, and holy Council : O Sawciness ! Sawciness most base and abominable.

4. Methinks he should have learned more wit and modesty of pious † *Calvin*, which he takes to be his Tutor, and speaks after another better rate of this famous Council, as namely thus. I do embrace those Ancient Councils, the *Nicene*, the *Constantinopolitan*, the *Ephesian*, the *Chalcedonian* : Mark how he embraced, not slighted, this sacred Synod.

5. When I first saw this mans boldness and sawciness in this thing, I wondred ; but when I considered how sometimes a young contemptible Scold, will scold, if he be a little provoked, with one of the best and antientest women in a Town or City ; I ceased wondring : Let the Reader apply it. This old Council is against Usury, and therefore this young Champion picks a quarrel against it, and scolds with it, God forgive him. As for me, I bleis God for so holy and glorious an Assembly, so happily met after so long and sad a time of persecution which preceded it, and for its condemning of Usury.

|| 3. *Reply*, We must not make more sins than God makes. I confess it, saith he, but does God make lending to the Rich no sin ? where is that place, shew it if you can ?

Reply, That is not needful, let him shew some proof against it, &c. *Answer*, 1. In so great a matter which concerns the Souls salvation, it is needful. 2. I will make a Syllogism of the *Ch. Reply* thus.

Those things which God has not forbidden, we may safely do without hurt of Conscience.

To take Usury of Rich Men God has not forbidden.

Therefore of them lawfully without hurt of Conscience, we may exact Usury for our lending.

* Bolton, p. 4. † Calvin in his Institutions. || Mr. Jeling.

*My Answer is, I deny the Minor; for it is plainly said, Luke 6. 35. Lend, looking for nothing thereby. If they be rich men they have no need to borrow, and yet we ought to shew our charity to all if need require, but if rich men out of covetousness, and to maintain pride and filthy prodigality, will borrow, and others lend to them upon usury, both of them offend; of which thing * Pomerianus speaks thus. The Borrower asks for his filthy pleasure, and the Lender lends for unlawful lucre, this lending is not friendship but enmity, far differing from honest contracts, because Usury is contrary to Nature; for it takes away equality, and brings one party to extreme beggery, &c.*

† Dr. Taylor goeth this way to work to answer this matter about the rich, *Some Divines have undertaken the defence to lend to the Rich, which he answers thus. 1. The Moral Law forbids all Usury. 2. Never any Divine that ever I could see or hear of, ever allowed Usury, but with such cautions as alter the case of Usury, and maketh it indeed no Usury at all; just as I said before, what the Ch. saith concerning civil Contracts, needs proving and clearing.*

Numb. 35. I have been somewhat long about this matter concerning the Rich, and Authors, because it is a chief thing, but hereafter I must and shall be briefer.

‖ *M. J. Obj. 5. I shew charity to my Neighbour, by my Loan he preserveth his Estate, &c. I answer,*

1. Charity is kind, but Usury is cruel. Reply, Dictum sed non probatum. The thing is plain and undeniable, being every days experience, &c. And must we not believe what our eyes see, and ears are so often witnesses unto? This hold he cannot keep, therefore he adds,

2. Charity should be free in lending, Luke 6. 35. Reply, So Charity should be free in giving too, where it is most conspicuous, &c. both require due Objects.

To both I answer thus.

1. To the first: That we have eyes too, to see how many Families are ruin'd by Usury and quite undone; and I do ap-

** Pomerianus in suo comment. in Deut. † Dr. Taylor in his progress of Saints, with whom I will join the famous Richard Capel of Usury, p. 292. shew a place that it was granted to put money to a rich Jew or to a rich Christian, else all they say is as much as nothing. See also what follows, p. 293. and Greenham p. 41. To the Poor give freely, they use to say, of the Rich take usury, the Lord was never the Author of this distinction.*

peal for it to the Country, whether they have not seen divers of their Neighbours put from house and home by and for Usury, and so we have heard the cry of those which have been quite spoiled by Usury: I for my part can truly say it, with these ears of mine I have heard it, &c. which has caused famous Dr. *Wilkinson* to cry out in his debt book; of many thousands it has been the ruine in our Nation.

2. *To the Second I answer*: I shall easily grant, and have granted, that Charity should be free in GIVING, to use his own phrase, that is, we should freely bestow a gratuity upon the courteous lender, if we be gainers.

|| *Obj.* 6. I will never be perswaded that God will damn that man who doth as he would be done to, it being Christs command, *Mat.* 7. 12.

I would be willing to pay, &c.

Ans. 1. Nor will I be perswaded that the Usurer would be willing by an absolute free will.

Reply. I believe so too, if any would so far befriend him as to lend him freely to purchase a bargain. *Whereunto I Reply,* 1. That to the Q. which he proposes here, of what Right Reason dictates; as namely, that it is reasonable for me that have borrowed an hundred pounds to enlarge the Estate which I already have, or to drive a Trade to get gain, that he should have a due proportion of the gains, &c.

I answer, That I say so too as he, that it is reasonable the Lender should have a proportionable gratuity, or that the Borrower should part Stakes with the Lender, and let him be a partner of his new Purchase or Profit, gotten by Negotiation. For I am all for Partnership, but not for forbidden Usury, so that my advice still is, that if a Rich Man will needs purchase more means, he agree with the Lender to let him have his proportionable part in the purchase, for there is no reason for it that he should have all the profit of his money, and the Lender none: Let them divide, and so let neither the Lender in this purchase offend God by Usury, nor the Borrower by Ingratitude, but rather forbear to purchase.

† *He adds,* Would he be willing with an absolute and free will to pay interest, if he were in many a borrowers case?

Reply, I think so too, but this will not do his work, &c. *Wherein I answer,* that this hath been answered already; his second Answer takes that for granted which is still in question,

and therefore I pass on and shall look into the Rule laid down by our Lord Christ, of doing as we would be done too, which is the Rule of all civil Trading and Commerce: and here he brings in *B. Tayler* and *Zanchy* in Latin, and *Rivet* in Latin, and *B. Hall*, and *Mr. Burton*, and *Cicero*, and *Grotius* and *Rivet* again, and all the three last in Latin.

To all which I answer thus.

1. That I have examined all that he and his Authors say, and find that what they say doth not cross me, for they make it unreasonable that another should get by me, and I loose by him, but he should have part of my gain, and I do yield to it, though I cannot yield to Usury, because God will not yield to it, as men may see, *Nehem. 5. 10.* *Luke 6. 35.*

2. That I cannot mislike my old friend *Rivet* especially, whose expressions are very considerable, as namely, "That he is for a *Recompensation*, which they call *Recompensatory Usury*, and hold lawful, and is for a participation twice which makes way for Partnership, which I do exceedingly approve of, and am glad for, but not a word he has for *VSVRY*. And I insist upon him the rather, because the *Ch.* saith, that he answers more fully than the rest; granting that they do not answer fully though they are many: His Latin I do not translate because I am not bound to it.

3. I answer, that the Assemblies words do not hurt me neither, for they are very harmless, and I can safely say the same, that those commands require the lawful procuring and furthering of the wealth and outward estate of our selves and theirs, and besides the Assembly doth so much befriend me, as that it defines Usury just as I and my Friends do, and what can I desire more?

* After all this the *Ch.* comes in very confusedly with some remarks, formerly by him omitted; which therefore I shall slight as he me.

1. Reply, That Usury is not named by Christ, *Luke 6. 35.* nor any where in the New Testament, &c.

† 1. Answer, Nor is Sodomy committed with a Beast.

Reply, The Reason is not the same, this Sin being of rarer practice, &c.

Whereunto I answer, Though it be never so rarely practised, yet might it have been named as well as those sins, *Rom. 1. 26, 27.* committed by men with men, by women with women, which also are to be abhorred, without any ones crying out sic, sic, upon *Paul*, who names them.

* Num. 38. † M. 7.

2. But if this Sodomy be such an abhorred sin, as that I should not have named it, then I hope I may instance in divers others which are not so: as namely, Biting Vſury by them ſo called, Polygamy, High-Treaſon, nor the prophanation of the Chriſtian Sabbath, which Vſurers Defendants and Vſurers are very much guilty of in *Holland* and *High Germany*, where let me alledge what Dr. *Pye* ſaith, which has never yet been confuted, as * *Bolton* tells us the ſame, that many other breaches alſo of the Moral Law are not forbidden in the New Teſtament, tho' they be in the Old; as for example, all degrees of Inceſt ſave one, Removing of our Neighbours Land-mark, and the prophanation of the Sabbath.

2. Answer, Other famous Writers ſhall reſolve them.
Reply, I have ſaid enough to take off this before.

A. And ſo have I, and ſo Mr. *Trap*, and therefore I will let it go, and ſay no more but this: That whercas Reply is made to what I ſaid, Vſury was ſuppreſſed by the *twelve Tables*, and by *Tiberius Caius*, and *Vepaſian*, &c. that my reaſon is but weak, I hope I ſhall make it ſtrong enough by and by. And

1. *Biſhop Hall* my friend (as the Champion himſelf calls him) who makes it ſtrong enough, for he reports it from approved Authors.

2. By *Alexander of Alexandria*, who goes to the very time, when *Tiberius* did ſuppreſs Vſury, viz. in the latter part of his Reign, and that Vſury was ſo effectually ſuppreſſed by him, as that it is ſuppoſed that it was not praſtiſed in *Judea*.

3. By *Biſhop Downam*, to make up a threefold cord which is not eaſily broken.

4. I ſhall make my Reaſon and all the reſt that goes with it, ſtrong enough by other Emperours alſo; as *Leo*, who utterly ſuppreſſed it, as † Mr. *Poole* and others affirm it, and by *Juſtinian*, as the *corpus juris* makes it good, and *Charles* the Fifth at *Auguſta* in *Germany*.

5. I add, And whercas the *Ch.* makes a matter of it, that I make ſuch a halt between *Claudius* and *Vepaſian*, I answer, that it might perk up again as often as it did, and ſo be put down from time to time.

6. About *Seneca* I have this to ſay, that I was miſled by one, who made him ſo great an Vſurer, from which Aſperſion I have ſince freed him.

N. 35. But the Champion Replies here, did the *twelve Tables*,

* Who alſo was never yet confuted, ſaith, R. Capel. p. 288.
† Poole upon Luke 6.

Tables, or these Emperors reach *Judea*, that it was needless there to preach against it. *Gr.* and doth he not consider that Christ in his Gospel delivered rules not only for the present, but also for after times of his Church?

Whereunto I answer, That doubtless the twelve Tables, and Emperours Edicts reached *Judea* also, yea all the conquered World, for *Luke 2. 1.* It is said, that there went out a Decree from *Cæsar Augustus*, that all the World should be taxed; and did not *Pilate* in the dayes of *Tiberius*, govern in *Judea* by the Roman Law, so as that Christ was judged and condemned by it; and *Paul* examined and committed by it afterward; thus in general: And of Usury in particular, it is said by Authors, as it was said before, that usury was not practised in *Judea*, as it must needs be so, for to whom should they lend? to their Brethren the Jews they durst not, because of *Deut. 23. 19.* To the Romans they durst not, because of *Tiberius*, who had interdicted it.

As for after times Christs law in *Luke 6. 35.* was and is sufficient to suppress usury at any time, but to be more plain, is not the Scripture plain against usury, both in the Old Testament and also in the New, the Usurers deny it; yet can we sufficiently prove it; partly by the forequoted place, *Luk. 6. 35.* lend hoping for nothing from thence, and partly from other Scriptures; namely by a necessary consequence, as thus, we must not be covetous, *Luke 12. 15.* and therefore not lend upon usury, for that by most Expositors upon *Psal. 15. 5.* is counted covetousness. See *Mollerus*, upon *Psal. 15.* Again we are forbidden to steal, *Matth. 19. 18.* and usury is accounted theft by most Authors, and Writers, and we must not wrong one another in bargaining, *1 Thes. 4. 5, 6.* and usury is wronging, because it is biting, so that by a consequence it follows, that we must not be Usurers.

And to be more plain yet, * Some translate that place in *1 Cor. 5. 11.* expressly and even by name, *Usurers*, and not Extortioners, which may be made yet farther good by *Psal. 109. 11.* Where the Extortiner by † most Translations is rendered Usurer, let the Usurer take his substance. Now if these † Translations be in the right, in what case is the poor Usurer then? being named by his very name Usurer in the very new Testament, as I can shew it, and in *Psal. 109. 11.* alio. So that the Usurer is thereby caught and condemned, which way forever.

* *Edm. Binny.* † *The English excepted.* † *Both Translations I mean. Psal. 109. 11. and 1 Cor. 6. 10.*

Numb. 40. 2. What needs so much ado about the prohibiting of Usury by Name in the New Testament, seeing that many other great and damnable sins forbidden in the Old Testament, are omitted also, and not named in the New, viz. besides the Christian Sabbath, Oppression condemned, *Ezek.* 18. 12. Bribery, *Job* 15. 34. *Esa.* 33. 15. Going after Wizards, *Lev.* 20. 6. curling Father or Mother, *ver.* 9. a mans lying with his Sister, his Fathers Daughter or his Mothers, *v.* 17: with his Mothers Sister or his Fathers, *v.* 19. or with his Uncles Wife, *v.* 20. So marrying with the Fathers Wife, *Lev.* 18. 10. thy Sons Daughter or Daughters Daughter, *v.* 10. thy Fathers Sister, *v.* 12. thy Daughter in Law, *v.* 15. all which are not named in the New Testament, as also the worst kind of Usury, called griping Usury by the Patrons of Usury, and vexing the Stranger, *Exod.* 22. 21. and afflicting any Widow or Fatherless Child, *v.* 22: and lending to the poor upon Usury, *v.* 25. So that if any, hereafter shall presume to lend upon Usury, saying that he may because it is not by name forbidden by Christ and his Apostles; it will be as if one should plead that a man may venture upon any of the horrid Incests even now named, and lie with his Fathers Wife, &c: and curse his Father, and oppress his Brother, and afflict Widows and the Fatherless, because such horrible sins are not forbidden in the New Testament.

But I have not yet done with this great thing, but I shall say yet farther, that whereas he saith, that what I say is weak, I answer him thus: Not so weak as what he saith, in that

1. He saith forth and back, blaming me for saying, that the all-wise God, foreseeing that men would abuse the mentioning of the poor in the Law of Usury, in *Deut.* 23. 19. left out the poor, and yet saying the like here, and *will be not allow the same all-wise God the like foresight here, as to foresee, that Usury if it were suppressed for the present, would perk up again, and therefore there was need of severe rebukes in the Gospel, which is easily answered thus.* That by the places even now named, it is by necessary consequence, and even by name, as some render the Apostles words, prohibited and condemned, and that the like may be said of *Poligamy*, which some even of late and in print, would have perk up again, and so of the prophanation of the Sabbath, which though it was suppressed in *Nehemiah's* time, yet in our time perks up again as much as ever, especially in these Countries where Usurers swarm, and the defendants of Usury do wink at it, as in some part of the *Netherlands*, where it was formerly suppressed, and in the *Palatinate*, where

where by * *Ursin* and † *Paræus* it was written down.

I add, Nor is my saying so weak, as many are which, one of Usuries great friends has in a Manuscript of his, since published in part by one of Usuries enemies, || who of thirty two Reasons of his for Usury, could find but seven that looked like a Reason, and were also, being as weak as water, overcome by and by, and confuted.

Num. 41. But the *Ch.* thinks that the case is not the same now, since regulated Usury came in; and adds, that some wiser Emperors coming after, did not absolutely forbid, but limit Usury, instancing in *Alexander*, *Severus*, and *Antoninus Pius*, which practised it as I taught him. Whereunto,

I answer thus:

1. That if it true, the case is altered from taking no Usury to take fix in the hundred, which they call regulated Usury, but should rather call stinted.

2. That the said Emperors seeing a necessity of tolerating some Usury to help many which could borrow no money, because men would not lend freely, being hard hearted, would lend themselves money at such an easie rate as theirs was.

Num. 42. *Mr. Fel. Obj.* 7. The Laws of Men and even Christians, the Civil Law, the Canon Law and Statute Law do all allow of Usury; and do you think they would if all Usurers should be damned as you say?

His first Answer denyes the assertion, viz. that those Laws allow of Usury, they do but tollerate, permit, and restrain it, for some civil good to avoid greater evils.

Reply, Greater evils! what greater than the damnation of so many millions of Souls? Neither can I be perswaded, &c.

For answer whereunto, I say,

1. That he confounds temporal evils with eternal, not meant.

2. That what great evils soever the damnation of many millions of Souls be, yet so it is, that Usurers let them be never so many, must die, that is, be damned, by vertue of *Ezek.* 18. 12, 13. as Divines expound that place: I will name but one or two, and 1: * *Dr. Sanders* upon that place, *he shall not live*, that is, *he shall not enjoy heaven*: And † *Bishop Downam* from that place speaks to the Usurer thus. *Thou Usurer takest increase,*

* *Dr. Fenton.* † *Bishop Downam:* || For *Paræus* published *Ursin's* Books, wherein he wrote against Usury, and so approved of his writing against it, as Clerk asserts it. * *Dr. S. p. 7.* † *Downam* upon *Psal.* 15.

and therefore thou shalt, if thou continuest in this sin, DIE ETERNALLY.

3. As for his assertion that the Law not only permits and tollerates, but allows Usury, because men may recover the use that Laws prescribe ; *I answer*, that it cannot be an allowance, because the Title of the Law is, *An Act against Usury*, which is seconded by *Beza*, saying as I said once already. Nay the Civil Laws themselves do not ALLOW, No, not allow [contradicting the Ch. to his very face] but rather condemn that which they do ONLY TOLERATE, forced therewnto by the wickedness of men.

2: *I answer*, That the use of money is not to be recovered by Law, as Use ; but as a debt upon another account : wherefore it is, that the Vsurer has his Use added to the Principal, for which thing he is highly condemned by Authors.

The third fault in Vsurers is , saith one, ' When to avoid ' the penalty of the Law, they colour the matter in that they ' write in their Bills of debt, one to have borrowed so much ' of them, when it is not so much : And again he saith, There ' can be no obligation of Vsury, no not so much as by the Civil ' Law in the contract of Lending ; and Vsury cannot be recovered by force of lending, * but another way.

3. All that which he tells of Law-makers power to regulate Contracts, alledging *Grotius* and *Luther's* *ἐπιτίμια*, learned *Beza* answers in a few words, saying: ' The only thing that remains for Magistrates to do is, they stint Usury, and so down ' totters all that the Ch. said for allowing.

4. I cannot but highly commend *Rivet* for some of his sayings, viz. That the Magistrate is not to be blamed, that for the ending of strife he doth for a yearly Rent grant a certain pension, (as is done in these Provinces) for money by the Subjects offered thereby to reward them, which intimates a gratuity, and no Usury, and disarms the Champion.

Num. 43. And because some will hardly believe it, that the Law does not allow of Vsury, I will once more recite two Acts of Parliament, viz. *Jacobi 21.* An Act against Vsury, and provided that no words in this Law contained shall be construed or expounded to allow the practice of Vsury in point of Religion or Conscience, a dreadful Thunderbolt from a most learned King, and a wise Parliament. 2. And *Eliz. 13.* Forasmuch as all Vsury being forbidden by the word of God, is sin and detestable, O sad again ! that that worthy Parliament also should

* And so the Pandects hold it.

prove such a bitter enemy to the poor Vsurer ! but so it is, who can help it ?

6: I say that a simple construction it is, that some weak defendants of Vsurry do make of those words, (as Dr. Fenton reports it) all Vsurry, which is forbidden by the Word of God, when the Law never said so, *but being forbidden by the Law of God* ; which shews what simpletons they are several of them, who defend weakly guarded Vsurry.

7. And because some will say, why then doth the Law tolerate Vsurry, if it be the damning sin of so many millions of Souls ? I answer, 1. That therefore it will not own the practice of it in point of Conscience, as it saith. Nor 2. Does it more than *Moses* did in the case of Divorces, which Divines instance in, and *Beza* by name, clearing Godly Magistrates in this thing thus ; *by reason of the wickedness of men, they are compelled only to moderate* (mark moderate, not allow or defend) *many things else, and then adding, as in Vsurry, which many Magistrates are compelled to permit, because they see that it cannot be utterly abolished.*

8. And forasmuch as some think that the Law allows of Vsurry, because if a man takes but six of the hundred, the Law has nothing to say against him ; I answer, that it doth not follow from that, that it allows of Vsurry, because it condemns all Vsurry as sin and detestable, but only this may be said, and is said by great Divines about it, that it remits the punishment which is to be inflicted on such as take more.

2. Yea so far is the Law from allowing, and favouring Vsurry in the least, as that if an Vsurer offend but in the least clause of the Law, he is punished for it : As for example, if he take his money but a day before it is due, he suffers for it upon complaint made ; so if he taketh any thing above the stint. I will give two Instances for it.

1. † A Borrower came before the day of payment, desiring the Vsurer to take his money and use, because he dwelt a great way off, whereupon he took it, but the Borrower procured a treble mischief.

2. And || one lent two hundred pounds to two men for a year, the day being past, they brought the money, and use, and a Gown for a free gift, which he took ; but how these two men were served, is too tedious here to relate.

9. But desiring to be more full yet, and shew how far the Law is, and has been from time to time, from countenancing and al-

† Beza in Mat. 19. † The death of Vsurry, p. 23. || Ibid.

lowing heaven exploded Usury, I will give forth a rehearsal of *Englands Laws* against Usury, in the days of * *Edward the Third*, the cognisance of the Usurer deceased was allotted to the King, in King † *Henry the Seconds time*: Also all the Chattels and Moveables which the Usurer deceased, had, were to be taken for the use of the King, in King ‖ *Henry the Sevenths time*: All usurious Contrasts were made void and of none effect, and by another, Usurers were punished with the forfeiture of the moiety put forth by the Usurer. In * *Henry the Eighths time*, those that took above ten in the hundred, were punished with the forfeiture of treble, and of the goods put forth to Usury; the which Act saith the Parliament assembled in the Reign of † *Edward the Sixth*, was not meant for the maintenance & ALLOWANCE of Usury, as by the Title and Preamble of the same Act it plainly appeareth. Then in comes *Edward the Sixth*, a Protestant King, in whose time, by an Act of Parliament, were condemned all kinds of USURY, and measures of Usury, and it was confirmed, that Usury is BY THE WORD OF GOD VITTERLY PROHIBITED AS A VICE MOST ODIQVS AND DETESTABLE. This was done since the Reformation, not in Poperies time. After him in Q. ‖ *Elizabeths time* Usury was stinted, because of necessity, and a relaxation was thought upon by reason of Usurers breaking out into their wicked ways and courses which they took up.

Num. 44. Mr. Jel. What he says of the Civil Law makes nothing to his purpose, but rather against him; since it declareth that a mediocrity may be found out between a Lender and Borrower. But more fully

I answer this, shewing him by and by how it makes for me. * *Philip Casar* a German Divine writes thus: 'I can say with a good conscience in this place, that travelling by that notable Lawyer, Dr. *Ludder's* house, to the Earl of *Mansfield*, being sent for; he shewed me many Books of Lawyers most excellent and learned, written against Usury; (and that is one hundred years ago) which, saith he, will in the day of Judgment condemn the Patrons of Usury. O dreadful, dreadful again!

2. The Civil Law, I say, (which I have read all over as big as it is) is divided as it were into three parts.

* *Anno 3. c. 5.* † *Anno 11. c. 8.* ‖ *Anno 37. c. 9.* * *Anno 5. c. 6.* † *Edw. c. 20.* ‖ *Anno 13. c. 6.* * *Philip Casar,* pag. 20.

The first contains those Laws which were made before the Roman State became a Monarchy, and with them those which were made after, from the time of *Julius Caesar* unto *Constantine the Great*, and are called *Pandecks*.

The second contains those which were made from *Constantine's* time to *Justinian* the Emperour, and those are called the *Codex* or *Code*.

The third contains those Laws which were made by *Justinian* the Emperour, also called *Nouvelle* and *Authentica*, or *Novels* and *Authenticks*: Now before the *Authenticks*, Usury was sometimes wholly prohibited, and sometimes stinted, but at last by the *Novels* which abrogate the former Laws, it was and is altogether forbidden; for *Justinian* among other decrees enacted this also. We decree, That the holy Ecclesiastical Canons, which were published and confirmed by the * four holy Councils, that is, by the Council of *Nice* consisting of three hundred and eighteen Bishops, by the Council of *Constantinople*, consisting of an hundred and fifty learned Fathers, by the Council of *Ephesus*, and by the Council of *Calcedon*, shall have the power and place of Laws: So that thereby Usury is prohibited, condemned, and put down in the world, as being condemned by the Council of *Nice*, which the said Imperial Decree in the first place nameth, establisheth, and sets up for Law: Whereupon it is that my Adversary cannot abide that holy Council, because it and its holy three hundred and eighteen Fathers are against Usury, and because its Canon against Usury was made a standing Law by this excellent and learned Christian Emperour through the world. O brave Council!

2. For *Canon-Law*, the Doctors, saith he, use this Argument, That one inferior Law cannot take off the Law of a Superior: His answer whereunto has been answered before now. 3 *Statute Law*, *Jac.* 21. Provided, That no words in this Law shall be construed or expounded, to allow the practice of it in point of Religion or Conscience. Reply, Allow it then they do civil Converse, neither is it fit the Parliament should take it upon them to determinate things as lawful or unlawful in the Court of Conscience.

Whereunto I answer, 1. Let a better man than he here speak, they slander the Laws, who say they allow of Usury.

2. I see he would fain quarrel with the Parliament too as well as with me, because it makes it unlawful by the word of

* Which Calvin also alloweth. † See Dr. Jer. Taylor in *duel, dubit.* l. 3: c. 3.

God, but what God saith and the Parliament saith, that all Usury is unlawful and sin, being forbidden by the Word, will stand for truth, when his Carrels shall rot as other mens.

3. What he saith all along till he comes to the question, whether, if a man sell a Commodity and allows time for payment, he be bound to sell it as cheap, as if he had sold it for ready money, p. 85. I suppose I have already answered it as far as need required it in my preceding lines; only this I will add about Law.

1. That I cannot by any thing said by the *Ch.* be convinced, that the Laws are bitter against oppressive Usury, because the Parliament saith expressly, *That all Usury is sin.*

2. That any one may see how angry he is with the Civil Law too, calling it *unseivil*, because it is against him and his Usurers, but *vana sine viribus ira*.

3. That the Emperour *Leo* is against Usury too, makes for me who am against all Usury as he is; and that I have formerly proved it, that the first Christ ans neither did, nor durst lend upon Usury, by Authors which are a little more Authentick than his *Grotius*.

4. I confess that by the *Code* it appears, as I said before, that sometimes Usury has been stinted, and sometimes wholly prohibited, and till by *Justinian* it was quite put down in the * Novels.

5. I observe also, how much he is displeased with Ecclesiastick and Canon Laws, depriving Usurers of the Sacrament, saying, that this began under a degenerated antiquity, when as I can tell him, that my Colleague Mr. *Huish*, whom he cites as his friend, has kept Usurers from the Sacrament also, under the Reformation, even lately; as I intimated it formerly upon another account.

6: What he saith to undermine *Randulphs de Glanvils* Authority, (whereby he proves that Usury is committed, when a man, having lent any thing consisting upon number, weight, or measure, takes any thing over and above the Loan) bringing in his Oxen in a jeer, I look upon as a mere shift and frivolous answer; because there is a difference between things situated and commodated; as it has been formerly manifested.

7. Now to the Question I will answer for all, (though I may chuse, because it concerns not the matter in hand which is U-

* Grounded upon the Council of Nice, which Constantine the Great who was present at it, also approved.

fury) that there is a great discrepancy between lending upon Usury, and taking something for wanting my money and staying for it till the time be come for which I lent it, and selling the thing the dearer for staying a year till I can be paid: For doubtless that is lawful, because Selling is a lawful Contract; and I am one that lives by selling if I be a Merchant. And if I want it so long I cannot trade with it, but am forced to borrow, it may be, and there are hazards in it besides; as Bishop *Taylor* well mentions it: so as that I may lose it by mens death or otherwise; whereas lending upon Usury is illicite and forbidden, and not so hazardous neither, because the Usurer will make all as sure as a man can by sufficient Sureties besides the Borrower, and by Morgages, Pawns, Extents, and but from half year to half year; and by changing Sureties. Only this I will super-add, that the Seller may sell the dearer for giving so long time as a year is, yet he must not sell too dear, for there is a conscience to be made of all such things; because we must not wrong one another in bargaining. 1 *Theff.* 4. 5. 6.

And because else we commit some kind of Usury too, as divers do assert it; I will name but one at present, viz: *Augustinus*, who saith expressly: *He that selleth dearer than the just price of things requires, commits Usury.*

Num. 46. I could name and alledge Bishop *Hall* too, but he has been quoted already:

Mr. Jel. Obj. 8. *Divers modern Divines allow of Usury, if it do not exceed the Sum appointed by Law, and be moderate, &c.*

I answer, I know some few do so. *Reply*, I doubt not there be many more than he knows of; I have spoken of this before, &c. *Answer*. And so have I, and therefore let that serve for him and his *Grotius* also.

He saith, He has brought many witnesses already, and threatneth to bring many more against the poor condemned Usurers burying.

Reply, But I desire in the behalf of the poor Usurer, that he may have a fair Tryal, before he be condemned, and dead before he be buried; and when dead and buried, he that prophesieth what great things Prince *Rupert* was destined to from Eternity, cannot foretel whether the Usurer may have a Resurrection, &c. *Whereunto I answer*,

1. Here the Reader may see how this Champion loves the poor condemned Usurer, for lo, how he begs for him that he may have a fair Tryal; so as that a man cannot chuse but grant him his request, and promise him as fair a Tryal as possibly he can desire, because he begs so pitifully: And the truth is, I intended it before he begged it, that the poor Wretch should have

have as fair a Tryal and Proceeding as any man whatsoever : For my purpose is to invite, besides the holy * Prophets, whole Councils, even thirteen at least, consisting of hundreds, and hundreds of godly Fathers, and an incredible number of other single Doctors and Writers, old and new ; (able to make two Armies) to pass their direful Sentences upon the Usurer in order to his condemnation, and after condemnation to his Grave, called the Pit of Hell ; which notwithstanding I promise, profess, and declare withal before hand, that he may, yea shall have a Resurrection, by my fourth Book of his Resurrection, in case he will be ruled and repent ; for I shall but threateningly bury him, that room may be left for his joyful Resurrection; which God in mercy grant unto him.

2. Lo how he jeers me again, and far greater ones than my poor self, about *Prince Rupert*, of whom a great Writer (whose Book I have seen and read, being dedicated to the same Most Illustrious Prince, Son to the late Pious King of *Bohemia*, my Gracious Lord) has this Prophecy ; That he was destined to great Atchievements from Eternity, which also was fulfilled in part (not to speak of Land-Fights) when he was Lord Admiral of two great and formidable Fleets, the English and French upon the British Seas, and gallantly rescued the English, and repulsed their Adversaries *. If, not to write here of some late most remarkable deeds which, by Report, he did, now the *Ch.* hath a mind to go on with his jeering and scoffing, let him take his belly full of it, but let him take heed withal, for God will not be mocked.

As for his eighteen men, that are said to be for Usury, and have been answered by *R. Bolton*, he might have saved that labour, and have Reprinted but only *Mr. Bolton*, but if he have a mind to try his strength, I should desire him to answer *Dr. Rivet* upon the *Q.* written since *Mr. Bolton* ; also what *Mr. Baxter* writes of this Subject in his late *Chr. Direct.* Whereunto I answer.

* One of which called *Ezekiel*, ch. 18. 12, 13. saith expressly, Shall he live ? He shall not live, he shall surely die : which very words, as all men may see, strike the poor Usurer down dead to the ground, yea, under ground, even into hell.

† Wherewith I shall join part of a Poem called *Rupertissimus*, concerning this valiant Prince, by one *C. p.* 158.

*Ingredients of his vertue threat the Beads,
Of Cæsar's Arms, Great Pompey's, and the Suedes :
And 'tis a Bracelet for a Rupert's Hand,
By which that vast Triumvirate is span'd.*

i. That

1. That this makes for me also, for if what I have written be Mr. Bolton's, then he fights all this while against Mr. Bolton, and I go free and may sit still: As for *Rivet*, he never troubled me being still my friend, and why should I trouble my self about him? But let him try his strength upon Dr. *Pye* against Usury, which was never yet confuted.

Or if he be too old for him, upon that Learned Man, viz. *Christophorus Cartwright* late Minister in *York*, who wrote a Treatise against Usury since Bolton too, about twenty years ago. As for Mr. *Baxter*, I have read what he says in his *Directory* about Usury, and like his cautions so well, as that we two need not fall out about this matter, because the said cautions practised, free him from Usury, making for Partnership.

Num. 47: Mr. Fel. Bishop Jewel, But what speak I of the ancient Fathers? 'There was never any Religion, nor Sect, nor Profession of Men nor State, but they have misliked it. Reply, May it not be said concerning all those, there have been some of them that have approved of it by their practise or pleading.

Answer, 1. Who be they that have pleaded for it? Some indeed have practised it among the corrupt Clergy Men, and for that the Council of *Nice*, and other succeeding Councils have made Canons against them, that they might be removed and punished: And St. *Chrysostom*, and St. *Austin*, and others, have written most sharply against them, but never did any of the holy Fathers, whom I read or could hear of by others, plead for Usury.

2. Nor is it to be proved by *Grotius* substantially, that *Leo* was the first Emperour that did forbid all Usury, and that the first Christians did practise Usury for four in the hundred; for I have proved the contrary before now by substantial Authors, viz. *Bishop Hall*, and *Alex. ab Alex.* and others, that *Tiberius* and *Cajus* did put down Usury before *Leo*, yea by *Luther* himself, how the very first Emperour *Julius Caesar* was against Usury, and proved how the first Christians did not at all practise it; so then I leave it to true English Hearts to chuse, whether they will believe their own English Divines, *Bishop Jewel*, *Bishop Hall*, *Bishop Downam*, and such like; or this Stranger *Grotius*.

3. But see the boldness of this man; who also will confute and affront *Englands Jewel*,* who was a sufferer and exil'd man

* And was a Prophet too that foretold Q. Mary's death and his own too unto a precise day, Clerk p. 320: and said of Usury by him so cryed down, if I be deceived in it, thou Lord hast deceived me:

in my Country, and there had time and opportunity to converse, and to confer with German Divines, about Usury at full, and is extol'd to the Sky by *Peter Martyr* for his Apology, and was as great a Scholar and Antiquary, as ever *England* bred, Great *Usher* excepted; and has as famously confuted Popery, as that his Confutation of *H.* is to be procured to be read in every Parish Church.

4. As for the fifteen hundred years for which Bishop *Jewel* saith, Usury was not defended by the ancient; I would have him to know, that not he only, but two or three great Divines more have asserted the same; let him bring but one Ancient Father or Dr. (*Maniches* the Heretick excepted) who has defended Usury as now it is practised: I challenge him now to do it if he can, even as Bishop *Jewel* challenged the Papists to prove their Religion and Opinions to have been maintained in such first Centuries as he named.

Of his sophistical representing of Bishop *Jewel's* words I forbear to speak, let Readers note it.

Num. 48. Mr. Jel. Bishop *Hall*, Nature teaches that mettals are not a thing capable of superfatation.

Reply, I shall consider more distinctly what is here said.

Whereunto I answer.

1. This Champion having beaten, overcome, and confuted, as he supposeth, renowned Bishop *Jewel*, thinks to beat Bishop *Hall* too, out of *Mars* field, by several assaults made upon him which sheweth his peremptoriness, sawciness, and impudence, yet more abundantly, that he will offer to confute such a great famous man as Bishop *Hall* was, who as one said, was able to keep a better man than he to wait upon him, and whom King *James* sent to the Synod of *Dort* against the Remonstrants, and whose most excellent Books have been translated partly into Dutch, as upon my knowledge I told him, and partly into French, as one born in *France* lately informed me.

So that if that most pious and learned Man were now alive, he would disdain to answer such a Novice, which makes me to do here as in blessed *Bolton's* case, for I do not see how I can presume to defend such an able Bishop, who has fought so well for himself against his Adversaries when he lived, and in this matter of Usury has done so well, and therefore is well able to defend himself without my poor help, his words being of that weight, as that of themselves they are able to defend themselves, and being seconded also by what *Aristotle* of old, and Bishop *Downam*, and Dr. *Sanders* of late, have written to the same effect: And thus I must needs add, that whilst he lives, he will never be able to overthrow what these three and others have

have said and proved of moneys barrenness in and of it self; if any profit comes of it, it comes from and by the industry of him that employeth it, and not by it; whereas ground set brings grass of it self, and Trees fruit of themselves, *Gen.*

1. 11.

As for that great Dr. * *Pareus* my ancient friend, under whom I lived in the University of *Heydelberg* in the *Palatinate*, where God took him away to himself before that City was taken, as he took *St. Austin* from *Hippo* before it was taken; him also he serves no better than the foresaid three great persons, because he is against Usury too, labouring to defeat him by *Hornbeck*, though he be not able to do it, because *Pareus* will be believed before him, being a far greater and more able Writer, and one of a thousand, whom God did remarkably own upon his death bed, in that calling for Pen and Paper, he wrote these confidential words when his speech was gone: *This Catharre has taken away my speech, but shall never take away my faith and love to Christ*: which very words were related in his Funeral Sermon, which I heard my self being at his Burying; all which I relate the rather, because he was a chief man in the New Army risen up against Usury, which has moved questionless this Champion to rise up against him, and to get † *Hornbeck's* help to defeat him, and to shew what a man he is that can confute these four mighty men.

To that which he saith of me, that if I should be put to prove the whole, if any be a Thief or Usurer, 1 or. 6. 10. I should have a hard Task of it; I must now tell him, not so hard as he supposes, for *VSVRERS* are named expressly by some in their Translations in the same place, as I formerly shewed.

Num. 49. Mr. Jel. *I will set down the Theses of Wittemberg against Usury, a little after Luther was risen.*

Reply, 1. It could not be expected that men lately come out of Popery, should on a sudden shake off all the errors held in that Church, &c.

2. And *Luther* himself became more moderate, &c.

Whereunto I answer, 1. As he leaves out the words of that Universities Theses or Positions, because they do extremely make against him, so shall I leave out the many words which

* I add, that the same great *Pareus* was so graced with the Spirit of Prophecy too, as that seeing three Moons over the City of *Heydelberg*, foretold its taking, and the troubles of Germany as a Prophet. † Who layeth the fault of Israel's not coming in upon Christian Magistrates, which *Pareus* layeth upon Usurers.

he

he useth here, and *Rivet* too, because they cited in Latin, and so I will only 1. Shew the occasion of those *Wittemburg* Positions again *Vsury* so famously known; as I have it of a certain German * *Divine*, who lived neer *Wittemburg* in *Saxony*, and informs me by his writing against *Vsury*; that the said *Theses* were affixed in *Wittemburg*, disputed and approved when *Mordeſius* proceeded Doctor in Divinity, and that *Luther* himself was a strong condemner of *Vsury*.

2. I will reſel what he ſaith that it could not be expected, &c. after this manner: When *Luther* had ſet up his poſitions againſt the Popes Indulgence, ſpread by *Terdius*, then *Mordeſius* ſet forth his *Theses* againſt *Vsury* at *Wittemburg*, that both Popery and *Vsury* might fall together: And to let men ſee that it was not only in the beginning of the Reformation, but afterward alſo, and ever ſince to our preſent time, the ableſt Wits and holieſt of men, both Miniſters and Writers, have with one voice cryed down that loud crying ſin of *Vsury*. So that it is a mere and vain boaſt that moſt modern Divines, Lawyers, and Moraliſts have received the opinion favouring moderate *Vsury*; for all that which thoſe Divines ſo much talked of, I do ſay is, that men muſt uſe ſuch and ſuch cautions, which are eight or nine, and make that which ſome call *Vsury* no *Vsury*, whereupon what he ſaith of *Gefner* and *Windelin*, Profeſſor of the School (not Vniverſity) of *Anhalt* and of † *Tubinghen* an obſcure Vniverſity to my knowledge, in the Dutchy of *Wittemburg*, where I have been my ſelf alſo, and of *Wollebius* whom I have heard often preach and read his Latin Divinity Lectures in the Vniverſity of *Baſil*, but never any one for *Vsury*, and who has written his worthy Name and Motto, as my friend, in my Book of Friends: So that all that which here this Champion ſaith, will ſtand him in no ſtead, becauſe he is none of them that follow their godly cautions, as I underſtand. And becauſe twice in his Pamphlet he tells of *Luther*, that at laſt he became more moderate, he muſt prove ſubſtantiſtially, which will be a hard taſk for him to do: For other great Divines make light of it, and Dr. *Fenton* eſpecially, and one more; ſo that ſtill he is quoted by all Antiuſurarians as a bitter enemy to *Vsury*, which would be very injurious to him, if he had recanted.

Num. 50. Mr. *Jel.* *I am aſhamed*, quoth he, to ſee and read how our || Adverſaries the Papifts, who ſcorn to appear for *Vsury*

* Philip Caſar. † Which pious and renowned Polanus left being infected with dangerous Tenents, as Clerk relates it.

|| Loricus upon *Pſal.* 15.

cast it into our teeth, that the * Calvinists allow Usury, &c.

And will you be such Calvinists and Hereticks?

Reply, *The man is become as one of them, &c.*

I answer, 1. How can he be as one of them, who even now called the Papists our Adversaries, though not in the doctrine of Usury, wherein we agree as we do in the Doctrine of the Trinity.

2. As for that which my Friend Dr. Rivet tells of the Popes publick banks, and of *Scotus* and *Maldonate*, that they speak as much in effect as the Calvinists; what is that to me, who know what limitations and cautions they have, and how they are for money given as an instrument of *Negotiation*? Mark that, as *Maldonate* speaks, and that they are for damage, as *Scotus* saith, but not for use.

3. I am not bound to justify all that any holds or writes, concerning Usury; if he defends what is true, I assent, and am for that truth, if not, I leave him; as also then I do when Papists defend Theft in any person, or any sin committed with the eye, or any other evil, as many such things one may meet with in *Tolet* and in the *Enchiridium* of *Navarra*, and in *Sa, Filiutius*, and *Estobar*, Jesuits.

4. But this is most certain that the Scholasticks, the Canonists, and the Casuists, are generally against all Usury, by * *Spanhemius* own confession; for these are his own words, *The Schoolmen, the Canonists, the Casuists decisions we do not regard.*

And † again he saith, A wonder it is, that they do so anxiously and scrupulously proscribe ALL USURY, even moderate ones too, though circumscribed with due cautions, &c.

Num. 51. Whom shall one believe now, Him or the Ch.

Mr. Jel. Will these few Divines bear you out at the Tribunal of Christ?

Reply, These few Divines (how few soever) have been famous for learning, and men of known integrity, and their reasons so strong, &c.

Whereunto I answer, 1. Who denies it that several are so?

2. But who knows not this too, that they have their great errors too, about and against the morality of the Christian Sabbath some, and others being *Lutherans*, erring in their doctrine of Consubstantiation, and the ubiquity of Christs body.

But 3. I will say a little more of that which he speaks but little of. Will those few Divines bear you out before Christs Tribunal? 17. 1: That I say so, because they will leave him there

* *Spanhemius in Dub. Evang.* † *Idem ibid.*

saving themselves by their godly cautions. 2. That in this very thing I have a great Dr. and famous London Minister, Dr. Fenton for my Second, his words to the Usurer are these.

Alas poor Soul, whither wilt thou turn thy self for succour, when thy friends forsake thee? What wilt thou plead for thy self when thou comest before the Eternal Judge upon thy Trial? This methinks should make the Champion's and every Usurers heart to tremble.

4. As for his saying, that the practice of his regulated Usury is under the allowance of publick laws; to that I have answered formerly proving the contrary, whereunto I will now add again the saying of the foresaid great Dr. Fenton, viz. *An absolute contract for 10, 9, 8, or 6, in the 100, is without warrant or Authority even among those Divines which have most favourably concluded for thee: Observe 6 in the 100.*

Lastly, To his additions, these be some of his men, some bad Papists he means, which will rise in judgment against our Usurers. *I answer,*

1. He wrongs me if he says that these be the only men which I mean, when I say that they would rise in judgment against the Usurers: No verily, I do not honour those men so much who are very scrupulous in the matter of Usury, and yet are for Whoredom and other grievous sins; but I mean those Schoolmen, Canonists, Casuists, and learned Doctors, which are both against all Usury and all other vices too, will rise in Judgment.

2. And I can name one who nameth the foresaid men, viz. *Philip Caesar*, that eximious Saxonian Divine, who said the same of the very Papists by name, about an hundred years ago, (for his Book against Usury was printed, Anno 1578.) and his words are these, *The Papists will condemn our Patrons of Usury in the day of Judgment.* Which he said after he had read their Books, and the Lawyers Books against Usury, which he met with in Dr. Ludder's house, as he was going to the Earl of Mansfield.

Num. 52. Mr. Jel. *Divers modern Divines are against the strict keeping of the Christian Sabbath.*

Reply, Yea, and these many of his Divines that have pleaded against all Usury. *I answer,* where and which are they? let him name them.

But saith he, we will grant it, that it is their sin though not the sin of Usury, yet we censure them not as damned for this sin, &c. *Whereunto my answer is,*

1. Nor do I damn them, because damnation is not denounced against them as against Usury. *Ezek. 12. 12, 13, Psal. 15.*

But 2. The morality of the Christian Sabbath denyed, is alledged to shew, that as those Divines are out in the Sabbath, so they may be in Usury.

3. Though I dare not say that they are damned, yet I will be bold to say that God has most severely punished the prophanners of his Sabbath in this life, with fire from heaven and otherwise too, as the Practise of Piety and Council of *Paris* tells us; so that by such dreadful examples in *England* and elsewhere shewn, I for my part being newly come from *Geneva* and *Holland*, &c. where I saw the Lords day most horribly polluted, was mightily convinced, and to the strict keeping of the Lords holy day induced; as also by the reading of the most rare writings of the Bishops, Doctors, and godly Ministers of *England* I was fully made to see the unlawfulness and odiousness of Usury, and so began to preach about thirty years ago in a Town called *Kingsbridge*, to all the Country round about; coming to my Lecture, which weekly I there preached upon *Psal.* 15. 5. the substance whereof with several enlargements is contained in my *Usurer cast*; which upon the earnest intreaty and approbation of some of my brethren and others, I published, and am now defending, but I must hasten onward.

Num. 53. Mr. Jel. Is it not the best way, where two ways meet the one doubtful and the other sure and safe, to chuse the best?

Replv. If he had followed this Rule, he would not have condemned the guiltless, let him read *Psal.* 15. 3. *whereunto I answer.*

1. Is it guiltless for a man to commit murder, for so *Calvin* himself makes Usury to be, upon the same *Psal.* 15. 5. and *Cato* too, a meer Pagan, by *Calvin* quoted upon the same Psalm?

And again. Is a man guiltless that commits Theft, as Usury is called also by a number of learned men, of whom I will cite but one, viz. * *Dr. Williams*, who speaking of Usury, saith expressly, *This Theft transcends all other Thefts*, and proves it; and here I could bring in a world of Divines writing upon the eighth Commandment, and making Usury Theft, which also proves the morality of Usuries prohibition, as another time, and in another place, if God permit, I shall shew, and have partly shewn in my Preface to the Reader.

Num. 54. But saith the Champion, let him hear Mr. *Baxter* and *Calvin*, and then he sends me to my friend (as he calls him) *Bishop Hall*, and to *Grotius*, and so ends with his own

* *Dr. Williams in his true Church.*

bravado, whereunto I shall briefly answer,

1. That Mr. Baxter speaks not a word here, for that Usury which is commonly practised in England; but in the same Directory sends us very wisely to larger Volumes, wherein I desire to follow him,* approving withal of his godly cautions so much, and so of his * other most excellent Books, as that this man shall not make me, by all his malice he has against me, fall out with such a man.

2. As for Calvin, he leaves me to my liberty elsewhere, and would not have me tied to his judgment, as I have formerly shewn.

3. And Bishop Hall is not against me neither in his sayings, that if we can find a way [mark if] free from oppression and extortion (as Partnership is, when we lend with a condition that the Borrower and we will divide the purchase equally, and be partners in loss and gain) we may take that way.

4. As for Grotius, I will say as Spanhemius concerning Schoolmen; I do not regard the Schoolmen, &c. so I do not heed much what he saith, as long as we do not reach farther than God reaches, who is not only against Nesheck, but also against Tarbith, any increase, Ezek. 18. 8. Note any increase.

5. Nor do his words clear the point, or satisfactorily answer the thing mentioned about the two ways, a doubtful and dangerous, and a sure and safe, concerning which I shall say more before I end, shewing them plainly to every ones eye.

Num. 55. Mr. Fel. seventh answer, Those very Divines which you lean upon, will be but a broken reed to you in this respect; because they use so many limitations as scarce any Usurer in the whole world doth observe, and at last make it no Usury at all, I mean as it is commonly practised.

Replv, It may be presumed then in his account, that there is some Usury lawful, &c.

Whereunto I answer, [passing by many of his words to be read in his Pamphlet, as he doth by mine, thirty three lines at a time and more] after this manner.

1. That what I say in this case, many other greater Divines than he and my self say likewise.

And 1. Dr. Fenton, as I have shewn already.

2. Bishop Downam having rehearsed nine cautions, prescribed by those Divines which are for some Usury, concludes thus. These cautious men must observe, or else they may not build their practise upon the Authority of godly learned men, who have by these and

*-Spanhem. in dub. Evarg.

such like conditions so qualified Usury, as that when they are objected, there is no Usury, or at least no actual Usury committed.

3. Mr. Bolton, Divines pretended for Usury deal with it as the Apothecary with Poison, working and tempering it with so many cautions and conditions, that in the end they make it no Usury at all.

2. What he saith of other contracts and failings committed therein, and of preaching and praying, and infirmities and servings from the rule of Gods Word, will not answer what is said of cautions not observed, to make that which God calls Usury no Usury; for the contracts by him mentioned are lawful, and preaching and praying lawful and commanded, but Usury is a thing unlawful and prohibited.

3. Nor does Gee take him off, nor justifie what he saith, as not saving one word for Usury.

4. Nor will the Casuists by their *dolus malus* help him, for they are against his Usury altogether, as I have proved it.

5. And because he saith that it may be presumed that I account some Usury lawful, I will now tell him what Usury I hold lawful, viz. that which Divines call *Recompensatory*, of which Gabriel Biel speaks thus. *Usury is taken sometimes very largely, for any thing which is taken in lending above the principal, and so all Usury is not unlawful; for voluntary thankfulness has been proved lawful formerly.*

Numb. 35. *Of Weemes*, The Primitive Church ordained that no man should eat or drink with Usurers, nor fetch fire from them, &c.

Reply, I hope Mr. Jelsingr doth not practise by this rule, and if all other among us should be bound to it, I know not what work it would make, especially in Cities and Towns, whereunto I answer,

1. See its parallel, in 1 Cor. 5. 11 *if any man that is called a Brother be a fornicator or extortioner, (and so consequently an Usurer) &c. with such a one no not to eat.*

2. Let it be noted, how this grave Author's Speech by this his Inferior is slighted, and though it be the more momentous, because it shews how odious Usury was in the Primitive Churches eyes.

3. Let him know that as he slightes what Weemes relates of the Primitive Christians, so I do and shall slight what he curiously speaks till he comes to Orphans and Widows, and by name Luther's being become more moderate, and of the Wittenberg Teachers, because I have sufficiently spoken of the same things formerly, whereunto may be added what he saith about the dissent which he conceives to be among the Anti-usurarians,

who to my best knowledge do agree in the main matter and form of Usury, so as that he cannot justly upbraid them with and for any notable difference in their opinions: So for the matter of Covenants and Bills and Bonds, put forth to answer what I said to a Reply by him made, because he comes so sillily off with, as I THINK Mr. Baxter saith, and as I remember, HE SAITH too, so in Tenements, making the Usurer like one that hath a Tenant, which the Usurer is not. I slightly pass over that too, and in like manner I take little notice of his words about a silent consent, as if it were hatching some secret mischief, which some are very well acquainted with, because malice dictates, and calumnies uttereth what he saith; but the truth is, as he saith, some are too well acquainted with secret mischief.

As for *Ameftus*, by him quoted, he doth not trouble me, nor can, because he proves nothing; so what he saith of my Saying by him set down, that he understands it not, signifies nothing to me, because others do, of whom I have asked; but enough and enough said to so little of matter.

Num. 57. Mr. Jel. 9. I am a Widow saith one, I am an Orphan saith another, and God knoweth that some cannot employ their money as some, &c. *whereunto I answer*, that now being past those things, which I valued as little as he valued Reverend Mr. Weemes's Report, and come to more serious matters about Orphans and Widows, I intend to be more serious also, and large withal. And

1. I say, If God did intend to exempt the Fatherless and Widows, he would have said something of them, when he named Usury and them together.

Reply, Whether Widows or Orphans in *Israel* might take Usury of any, I shall not stand here to enquire; but as to the poor and the indigent, &c. And then I wonder at Mr. Bolton here, &c. *whereunto I answer*.

Here he has a sling again at that worthy man, because he cannot abide his Writing against his *Diana*, even as his Adversary M. S. could not abide his preaching against his Usury; so that I will let them two battle together a while, and return to mine own defence.

Mr. Jel. The sum of his second Answer. They should rather trust God, &c.

Reply, Here it is taken for granted what is in debate, God has taken care for them, but this should not take them from using due diligence, and from all lawful means within their power for a subsistence.

A. But is Usury a lawful way? who will say it that it is, but

an Usurer, though he cannot prove it ?

Num. 59. Mr. Fel. As for them that put out their money to Usury, and say what will become of them else, if we do not put it out for them, *I return this answer* ; they should rather ask what will become of them that have no money left them ?

Reply, Though they that have Wives must be as if they had none, and so consequently those that have money as if they had none ; yet this must be understood of affection and not otherways, for these that have Estates must be as those that have Estates, and those that have money must improve their money for their livelihood.

I answer, But how ? by Usury ? God forbid ; for God forbids it : Let *Grotius* moderate between us, saith he.

I answer, A Godly Moderator ! I do not intend to yield to his Moderatorship, for he is a man that can err and I am sure doth, even God shall be a Moderator for me and my friends, who cannot err, and gives no toleration for Orphans and Widows : But if it be fit for me to hearken to men too, I will hearken to men that are sound and Orthodox, and will not be for Sabbath breaking and looseness, and wink at Sports used on Gods holy day ; and I will quote but three at present, *viz.*

* 1. Philip Cæsar, *Seeing Usury is contrary to the word of God, and against the faith which we should repose in him, and therefore no doubt it is unlawful for Orphans and Widows to use the same.* And again he saith, *What a wonderful company of Widows and Fatherless is there, which having nothing of their own yet are sustained ? And yet farther, Let these which are their Guardians and Keepers of their money, if any come to them, buy ground, and the Revenues thereof let them bestow on their maintenance the same money ; or if that cannot be done, he that will convert it to his own use, and distribute to their sustenance, doth like an honest man, &c.*

† 2. Gabriel Powel, *If Usury be in it self evil and condemned by the word of God, then it cannot be good in any, Rom. 3. 8. it is said, We must not do evil that good may come of it, therefore we must not relieve Orphans and Widows by Usury.*

|| 3. Mr. Moïs, *In the days of King Edward, men being more careful to provide for the poor than now, the Orphans were well and sufficiently provided for, even when Usury was altogether and utterly forbidden.*

* Philip Cæsar, p. 55. † Gabriel Powel, p. 55. || Mr. Moïs.

What Grovius saith, that Christ has not left a peculiar precept of this thing, signifies nothing to me; seeing we have his mind plainly set down in general, *Luke 6. 35.* my supposed case he slightes, p. 100. and therefore I slight him, and what he saith.

Num. 59. Mr. Jel. Obj. 10. God knoweth that I cannot live else, because I do not know how to employ my money otherwise. *Answer,*

1. Are there no other ways in the world to live by, but Usury?

Reply, *Let Mr. Baxter answer this.* As for them that say it may be as well improved otherwise, they are unexperienced men. To this, 1: *Let St. Chrysostom answer.* 2. *Spanhemius.* 3. *My self for my self.*

1. *Let Great Chrysostom answer Great Mr. Baxter, Chrysostom,* I say, who being so great an Archbishop, residing in so great a City as *Constantinople*, the Metropolis of the World whereof he was Archbishop, and so one that must needs have had great experience, his words are: *Are there no other ways of living justly to be found? Is there not Husbandry and Tillage to be taken in hand? With whom*

2. I joyn *Great Spanhemius*, who after he had disputed for a kind of Usury (as I shewed once already) a good while, at last broke out into this confession, as I said before now. *It must needs be confessed, that it is far better for thee to bestow thy money either in Husbandry, or Merchandizing, or any other honest way to increase thine Estate, than to lend it upon Usury.* Shewing how men may employ their money otherwise than in Usuries way, and to my knowledg he was a very experienced man, which I can speak, because he was related to me and we lived together at *Geneva* first, from whence he removed into *Holland* to *Leyden*, and I into *England*, where he has been a considerable time also; so that having been in so many Countries, as *High Germany*, part of *Italy*, and in *France* also, and *Holland*, he could not be a * *Stranger* to the worlds affairs, but one that could write from his great and manifold experiences, what a man may do with his money without Usury.

3. As for me, though I must confess that I am one of the meanest Ministers, yet some small experience I have gotten by my being in so many Countries, Kingdoms, and Universities as I have been in, in my time; wherein I have seen and observed

* Which caused many Nobles to make use of his advice in Civil Affairs. *Clark in his Life, p. 507.*

what use men make of their mony ; so that upon request I wrote and intend hereafter (when my other Vsury Books promised by me shall come forth) to Publish very many ways whereby men may lawfully and without Vsury employ their mony, besides the ways of, at least, ten great and learned men more, leaving men to chuse either any of their ways or of mine, as they please ; hoping that if my poor experience be not sufficient, theirs will make up what is wanting in mine.

Num. 60. Mr. *Jel.* How do they live that have no mony to lend ? Whereunto his Reply is not worth the mentioning, it is so short and inconsiderable.

Mr. *Jel.* How do they live in those Countries where Vsury is not known, in the *Indies*. &c.

Reply, There too Gold and Silver are not currant money, no wonder then that Vsury there is not exercised in the loan thereof : We have heard of Nations that have had no Houses but Tents, but what is that to us that have Houses ? *Whereunto I answer.*

1. That the Gold and Silver there was not coyned as it was here in former times, yet it may be now since the Spaniards arrival, and so plentiful Gold has been there, as that an Indian King had his house full of it, and was slain by the Spaniards for it ; and likely it is that they deal by way of Exchange, as now also they do, and it may be they would deal now and have dealt formerly in a way of Vsury, if they had not thought it to be against Nature, as indeed it is.

As for the Tents by him spoken of, they signifie nothing ; for they served instead of Houses, as in the Patriarchs time, *Gen. 18. 1. and Heb. 11. 9.*

Mr. *Jel.* From *Chrysostom*, &c. I need not trouble my self about him any more, having spoken enough of him already even now.

And as for the hazard which the Champion takes an occasion to speak of, bringing *Grotius* again with him, and *Dr. Tyler* to bear him company, of that I have spoken at full, so of *Chrysostom* speaking against Merchandising.

Num. 61. Mr. *Jel. Obj. 11.* I lend for pities sake, and do good with my money, &c.

Answer, Dost thou good with thy money ? Thou dost but furnish many men with sinews to do mischief, to oppress others in bargaining, and forestalling, &c.

Reply, If this be said of all that lend, it is a notorious calumny.

Answer 1. 'He cannot but see that I speak not of all, because I speak of many.

2. As for his occasionally, it makes against him too, for we must not give men an occasion to do evil.

3. And whereas he saith, that such ill accidents may befall giving too; *I answer*, It's true, but then there is not an occasion lawfully given as by unlawful Usury, but taken by lawful giving.

Mr. Fel. Nay many Families and men are undone by Usury, or at least so entangled, oppressed, and put down, as that, &c.

I answer, True, they may thank themselves partly, and the Usurer chiefly, who by and for his filthy usury brought them to so much misery and mischief.

Mr. Fel. But the Borrower gives thanks and is glad.

I answer, Being forced, he gives that and is glad, because he is necessitated to go to the Usurer.

Reply, If the necessity be of Nature's making, and he borrow that he may live, and Traffick here, lending ought to be free.

I answer, Here now is something to be commended, and I say still that there is no reason for it, that a Purchaser growing rich by my money, should not freely and thankfully make me a partaker of his free gain, which thing Divines call a gratuity, which may be taken.

Numb. 62. Mr. Fel. But being forced, he gives thanks.

Reply, Who forced him? Nothing but his own convenience drew him to it, and I pray may not a man gain by the money he pays me reasonable use for? And if so, then he owes me thanks for the moneys he has gained by means of mine, and then *Demosthenes* v'l tell him, &c.

I answer, His convenience sometimes may, but commonly necessity makes me to borrow money. 2. He might get and not get. 3. He is bound to give thanks, not use. As for *Demosthenes*, he is for me, calling and making Usury odious, and the Usurers Name odious; for he would have a man so wary in his dealings, as that he may not get the odious name of an Usurer, as his words do shew it.

THE
FOURTH PART
OF THIS
TREATISE,
CONTAINING

*The Eighth and Ninth Chapters of the Usurer
Cast; and four Additional Objections answer-
ed, and Replies put thereunto, answered al-
so; and the Nine Chapters Applications by
Exhortations prosecuted, and several Additi-
ons, viz. Of a Citation, A Narrative, and
the Usurers last Will.*

1. Additional Objection. 1. Usurers plead, that
Num. 1. **A** Countreys and Kingdoms cannot subsist with-
Mr. Fel. out Usury.

*I answer, It is false; for did not Israels subsist without
Usury?*

*Reply, It is likely they did not, seeing they might lend to Stran-
gers, &c.*

*I answer, 1. The Stranger was the Canaanite, or seven Na-
tions, which were about them, not of them.*

2. The Ch. himself weakneth what he saith by his, *it is like-
ly*, which shews that he is not sure of what he saith, as indeed
he could not well be, because the holv Fathers and new Wri-
ters also say, that in *David's*, and the succeeding Ages and Pro-
phets time, that political exception of the Stranger ceased to
be in force as I formerly proved it.

*Mr. Fel. And happy was the State of Germany before it knew
Usury, &c.*

Reply,

Reply, And so it might be before it knew Printing and Guns, but was Usury the cause of these mischiefs it groans under? Not, I dare say, not that regulated Usury which is here pleaded for.

Answer, 1. Lo how he leaves out *Sicily* and *Sparta* and *Egidius* his Common-wealth, because all three make against him.

2. And because he tells of Printing (invented by a good man called *Gottenberg*) I will say a little more of it, as namely, that I wonder that he brings in such a good thing, invented by a man whose name imports goodness, because it is derived in the Dutch Tongue from *Got*, in English *God* with such a bad business as Usury is: I call Printing a good thing, to which I and others that Print are much beholding; because much good is done by us in it to many poor Souls which are converted by it from that abominable sin of Usury, and many other enormous vices, but for Guns he hits right, for they were invented by one *Berchtold Swartz*, which Dutch word *Swartz* signifies black, as invented by a black man, who may well be called an inventor of a black Art, producing black, sad, and dreadful effects, even the killing and destroying of poor men after a fearful manner, and so consequently well befitting Usury, which in Hebrew signifieth also hostile weapons, *Isa.* 22. 8. *Psal.* 78. 9. and befitting also the Usurer himself, who fights as it were, by his Usury, with Guns and hostile weapons which kill many; for which cause Usury by *Calvin* is made as bad as murder; so that it might well be said that *Germany* was happy before those Guns called Usuries came in, because so many thousands have been killed and destroyed thereby in my time, during the wars which were there then, and since I came away; or rather was persecuted away for Religions sake, by the Papists, who have burnt and destroyed many Towns, besides a number of men.

3. As for moderate Usury, which with him is six in the hundred, let him prove that such Usury is lawful, and that *Germany* is not unhappy for such a kind of Usury, yea for less; for there they pay but five in the hundred to my knowledge, and yet poor Souls what do they suffer for it, and have suffered?

* *Aretius* tells us, that *Germany* learned the evil of it by the *Rustican War*, and foretold what would follow it.

4. As he saith, that where Merchandizing is, there must be lending; so say I, but not upon Terrestrial Usury, there is no need of it; because there may be adventuring, which is held

lawful, and is most practised in *Holland*. To answer him for that too, because I can say a little more of *Holland*, having been there, than he who was never there; The King of *Bohemia* (in whose Court I have been when he resided there) adventured upon the Sea his money, and by adventuring the *Hollanders* have gotten their wealth, and not by *Usury*, which has made the King of *Spain* poor.

5. The Words of *Grotius* by him cited in Latin, I do not intend to translate for him to answer him, because they deserve it not; nor does he answer all that my Authors say, and why should I answer all his?

Num. 2. Mr. Jel. 3. I grant there is a necessity which, not God has brought upon Kingdoms, but mens sins, &c.

Reply. And are not some of these sins found on the borrowers part? &c.

I answer, 1. Lo how here he cuts off my many words indeed, because as I am apt to think, he is afraid of the Egyptian Lice and Frogs, and Locusts, which God sent as a just Plague upon the Egyptians for their hard-heartedness. Semblably whereunto, *B. Babington* and I say, that God brings the Usurers upon a Nation and People for their sins, viz. Hard-heartedness, Prodigality, Lavishness, Luxury, Drunkenness, Pride, Lasciviousness, and suffers them to enter into mens houses and fields morgaged, &c. Where Note, that he cuts off thirty three lines, that men may not see by his Writing what at large I say in this place especially, which also will cause me to serve him so too; only this I will add, that I will not excuse Borrowers, for many deserve to be blamed very much, for spending their borrowed money very idly and lavishly, in drinking, vvhoring, and playing at Cards and Dice, and such like unlavvful vways, vvhreeof the Usurer commonly is the cause, because he lends to such as he should not lend unto for filthy lucre's sake: Where let me add the vvords of that grave and learned *Helvetian* Writer, * *Aetius*, Professor of *Losanna* in *Helvetia*, vvhich is vvell known to me. *By Usury*, saith he, *Men are called away from their labours*, and abuse and spend their borrowed money in comperations and drunkenness, and other acts of idleness.

Num. 3. Mr. Jel. 2. Obj. Addit. Divines themselves vvhich speak against *Usury*, allowv of divers sorts of *Usary*, as Shipfennory, Recompenfatory *Usury*.

I answer, I vvish that some had abstained from such expressions, there being other fitter names to be given them, as Ad-

* *Aetius de Usuris.*

venturing money, Damage, a free thankfulness, &c.

Reply, Usury by its usage has gotten an ill name, he saith, it is the name that frights people, &c. And so he citeth *Spanhemius* and *Calvin* in Latin, which I will not translate, having enough else to do, but thus much I will say,

1 Usury has gotten an ill name sure enough, and that deservedly, it being such an odious thing, because the Usurer will have his six in the hundred, and sometimes more, whether the borrower win or lose.

As for *Calvin's* word and wish, I will go a little farther with him, saying, *It were to be wished that ALL USURY, yea and the very name of it were banished out of the world: And again, I say with Calvin, we must always hold that it is scarce possible that he which takes Usury should not wrong his Brother, and yet farther, I will say with the same godly man Calvin, that it can hardly be that an Usurer may be found in the world, which is not given to unjust and filthy Lucre.* Thus far *Calvin* and I agree, for all the Champions endeavour to set us at variance.

As for my Cousin *Spanhemius* by him here cited in Latin too, I wonder why he will quote him any more, seeing he has after his writing for some Usury several leaves, given up Usuries cause, so that he and I are now agreed.

Num. 4. Mr. Fel. 3. Addit. Obj. Why may not I get by my money as well as others by their ground, &c.

Ans. Because the one is expressly forbidden, but not the other.

Reply, So is the Usury of Victuals, &c.

But the Question still is, whether universally?

Ans. That all this hath been answered sufficiently.

Mr. Felsingers Answer farther, Lending is a liberal Contract, whereas setting and selling is mercenary.

Reply, Why may not Lending be mercenary too?

I answer, 1. That our Masters and * Doctors in the Civil Law, whereunto such Contracts properly do appertain, do teach us so.

2. And because he will say this is but mens saying, I add, that our Great Master Christ himself makes lending freely, saying, *Lend freely*, as some Translations have it, *Luke 6. 35.*

And 3. *I answer*, that all that which the Champion here saith till we come to p. 107. has been so largely answered formerly, as that his *Grotius* with his limitations, cannot confute

* *Et artifices peius in sua arte credendum.* Shoppins in sua Logica.

and overthrow it, I am confident, appealing to the Reader for it.

And whereas the Champion saith, that I have given but a lame account of *Exod.* 22. 14, 15. I answer thereunto, that he comes off but with a lame Charge, wherewith he charges me, because he cannot make it good; and therefore betakes himself to a new, being gone of a sudden.

Num. 5. *Mr. Jel.* Of no greater force against Usury is what he adds, and according to the Law of man also, which saith, that the Commodary is not bound to a fortuitous case, or accident, unless he have bound himself.

Whereas to money lent, the Borrower stands to all hazards, and the Usurer to none.

Reply, But has not the Borrower bound himself too? And does not the Lender stand to no hazard? Even the same that a Seller does, that gives days of payment: Whereof Bishop Hall makes mention. But I desire to answer more fully, And,

1. That it is the Borrowers misery that he must be so bound to a wretched Usurer for unlawful Use, and the Usurers sin that he binds men to all hazards, and to pay forbidden Usury too. And

2. To the Usurers hazard let Dr. Luther answer: And yet will not the Usurer take upon him any adventure or hazard. Whereunto another great * Author adds this, *Will any man say that the Usurer adventureth, or meaneth to adventure, or thinketh that he doth adventure the Principal? No assuredly, for because he will not adventure, he will never lend upon Usury to a man that is not sufficient. No Usurer will lend to a poor man, saith † Plutarch, nor he will not lend to a rich man for two years, but with new Sureties, for fear, I trow, that he or they will be undone in few years by Usury, and so not being able to pay he should lose his advantage.* Thus he, I superadd, yea from half year to half year Usurers bind now, and put in extents into their Usury Writings and Bonds, whereas those that sell to a day never make this so sure, and therefore are at great hazards. So that Bishop Hall here can do the Champion but little good, nor Bishop Taylor: But of this I have spoken already sufficiently.

Num. 6. But I find him mistaken, saith the Ch. concerning the account he gives of the Law of man, concerning the Commodary; if Grotius speaks true.

Whereunto I answer, I will set down the very words of the

* Mos. † Plutarch *de non sen.*

Law, for then I cannot be mistaken. The words are, *The Com-mondary is not bound to a fortuitous case, unless he have bound him-self to ballance his* Grotius, whom himself thinks not to be very sure, because he saith, if *Grotius* speaks true, I will ballance a surer, viz. blessed *Bolton*, who saith as I say, *A thing that is hired, if it perish without the default of the hirers, it perishes to the owner.*

1. Because he is the owner.

2. Because it went for the hire according to Gods Law, *Exod.*

22. 15. See the * Margin also.

Now let all true English Hearts chuse again whom they will listen unto, this *Grotius* who whom they never read or heard of before now, and who is one of them that are against the strict keeping of the Christian Sabbath, and therefore unsound in Doctrine and in practice, differing from them in their godly practises; or to that sound and holy man, Mr. *Bolton*, whom they do and can read in their Mother tongue, most learnedly writing against Usury, (even as others also do) and of other excellent Subjects tending to Godliness, and made a most godly end; † and to whose pious Soul mine also desires to go when it goeth hence, that as we have warred together here against execrable Usury, so we may live together hereafter, and be Crowned together with the Crown of Glory.

Num. 7. But I see this Adversary would have me answer to thirteen Questions, to which bold and sawcy proposal I shall say thus much.

That as Christ said once when he was asked, *By what Authority dost thou these things?* *Matth. 21. 23. 24.* So I will ask him but five Questions also, to which if he answer me solidly, I will answer such of his questions as are worth the answering next, thinking it necessary and fit to answer but one of the thirteen now.

The First of my Questions is, How this Champion can justify the putting out of his money upon Usury, without any allowance of any expresse Scripture, making it lawful for him so to do?

* Videatur etiam *Tostatus* in *Exod. 22. p. 419. de Commodatario* & in *l. 3. 4. & in Digest. de regul. in l. contr. de Actionibus* & obligat. *l. 1. §. 15. qui & Foroneus apud Iulior. Eth. cap. 18. Foroneus inquam de hac re qui primus in Iracis leges dedit, & paucis tempore ante Israelitarum exitum ex Aegypto fuerat ut id. asserit. August. de Civ. Dei, l. 18. † To use the words of Diavelarius in his Alt. Damasc. & Rob. Brussis, anima mea cum*

The Second Question is, Whether he have ever made any restitution of all the money which he has taken for the use and loan of his money, since he first began to be a lender upon Usury ?

The Third Question, Whether his Conscience doth not check and smite him, when he receives his Usury Money of such and such ? He knows whom I mean.

The Fourth Question, By what Scripture he will prove the lawfulness of his moderate Usury by him maintained ? Seeing that not only *Nesheck*, biring, but *Tarbitb*, that is any increase, is by the word of God forbidden as a sin, as a Great Parliament of England declares it, saying : *That all Usury being forbidden by the word of God, is sin and detestable, &c.*

The Fifth Question, Whether he that does not observe the godly cautions prescribed by godly Divines, may be excused and escape in that great day, by *Jam. 3. 2. In many things we offend all.*

As for that one Question, which at present I will only answer, is the very first.

Whether I have made restitution of three pounds for money put into a Tradesmans hands.

Whereunto I answer, That I have no need to make such restitution, because I never lent to a Tradesman or any man else in the whole world, any money upon Usury ; God is my witness, let any prove it if they can. I add, that this hath been sufficiently sifted already by those which have heard of it, for I have proffered before many witnesses to a person which gave out such a report, a great sum of money, if he could make it appear that ever I lent to any person upon Usury in all my life, but it could never yet be proved.

And no new thing it is for the Servants of God to be so used, *Athanasius* for Writing against the *Arrians*, was accused and charged with murder and uncleanness : *Calvin* for Writing and standing against Popery. had a Book written against him by *Bolfecus* an Apostate, charging him with Sodomy. So *Luther* in his life time had most hainous things laid to his charge in Print ; and one of the Champions Friends whom I forbear to name, and *Mr. Moss*, for writing against Usury, was said to be an Usurer himself, as he writes himself : Yea *Nehemiah* himself, who was such a notable enemy to all Usury, has been made an Usurer himself by some Vsurers Translations, as out of Bishop *Downam* I have proved it : So that no wonder it is that *Satan* that old Lyar, playeth his old Game of Lying against me the least of all Gods slandered, belied, reviled Servants also, after my laborious Writing and setting my self against his
great

great Idol, which he has set up in the World, Vſury I mean, the Viurers Great *Diana*, but confident I am, that my God, whole Truth I am vindicating, will deliver me and clear mine innocency gratioſly, To whom alone be all Honour and Glory.

Num. 9. And now I have no more to do, but to Exhort and to Pray,

1. To Exhort. And

1. My Brethren in the Miniſtry, that

1. They themſelves above all men ſhould abſtain from that great and grievous fin of Vſury, * becauſe by their practice and example, ſo many thouſand Souls are led and drawn down to hell, when they ſee them which ſhould ſhew them the way to Heaven and Salvation, † ſhew them the way to Hell and Deſtruction by their taking of *Nesbeck* and *Tarbiſh*, Vſury and Increaſe, contrary to Gods own Inhibition. For what do they ſay when I and others do Preach and Print againſt that odious fin? If Vſury were ſuch a damnable fin as ſome make it, ſuch and ſuch a Miniſter (naming thee that art a lender upon Vſury, by thy very name) would not lend his money after that manner. Whereupon, ſaith one, I know where he lends ſo much to ſuch a one, who pays him according to the uſual rate; nay ſaith another, I had hundreds of ſuch a Miniſter, and becauſe I paid but five in the hundred, he was not contented becauſe I paid not ſix, when of another, who though he was a Vſurer too, yet let me have it for three in the hundred. Thus they talk of Miniſters, vvhich cauſed a Godly Miniſter in diſcourſing vvith me about it, to ſay to me, that he did ever hate Vſury, and would not take any though never ſo little, if he might gain the World, becauſe of the bad example which a Miniſter gives to others: And again he ſaid, Many of our Miniſters now turn Vſurers, and their Hearers turn after them, making that the cauſe of it, why there are ſo many Vſurers now; whereas ſome years ago, men counted Vſury to be ſo odious a thing as that few would venture upon it.

Num. 10. The conſideration whereof impels me therefore to beſeech you, dear Brethren. for the Lords ſake, and for your own dear Souls ſake, and for the ſake of thoſe precious Souls which Chriſt has redeemed with his own blood, and are committed to your care and charge, and guided and led by

* Which cauſed a famous Writer to ſay, we Miniſters are to be blamed for many of the exorbitancies of our people, becauſe of our example we harden them in their ſin. † I mean thoſe Miniſters only which are Vſurers.

your * example, that you will not have any hand at all in Usuries filthy and abominable trade and occupation, by lending your money as many do upon Usury, as being most deeply charged by that faithful and pious Servant of God, *Nehemiah* 5. 10. *I pray you let us leave off this Usury.* He doth not call Usury *Nesheck*, biting, as if biting and oppressive Usury were unlawful only, but *שעב* a burden, because Usury is a burden indeed, as poor Borrowers find it and feel it, though they pay but six in the hundred, when out of their Estates they must pay ten, twenty, or thirty pounds for Usury by the year, which to my knowledge has undone many who have been forced to sell their Means.

I am the more earnest in this, because Priests and Clergy men in all Ages have been ever spoken against and censured for Usury, if they were guilty of it; it being thought to be a thing above all other men, most unbeseeming and unbecoming them: I will instance only,

1. In the Jews, among whom as *Lira* Writes, their Priests might not so much as lend to strangers, though others could. And

2. In the holy Council of *Nice*, (besides which I could nominate many more) which did most severely censure such Clergymen as were Usurers.

And 3. I will quote *Gregory the Great*, who saith expressly, *That they are not to be ordained for the Ministry, who are convicted that they have taken Usury:* Which saying of his is also cited in the Decretals.

Num. 10. 2. And I must yet farther desire all godly Ministers, to joyn with their Brethren which are against all Usury, and cry it down as they do, hearkning to that learned *Dr. Welleius* thus Writing. *Teachers and Pastors are to be admonished, that vehemently in their Sermons, they inveigh against Usury, and that they lay before men the threats of God, and shew them how horrible a Monster an Usurer is, which is worse than any Thief, Robber, or Murderer.* I add, and that they will imitate therein *Moses*, that man of God, and *Ezekiel*, and *Nehemiah*, who so cryed Usury down in their time, and all the holy Councils and Fathers in their time, and *Luther* who did the like in his

* Even as they are led by the examples of their Magistrates, being always apt to receive either good or bad impressions, according to their deportment, as *Tamberlain* told *Axalla*. Clerk p. 218.

† *Dr. Welleius* upon *Psal. 15.*

time, * exhorting Professors in Universities to read it down in their Lectures, Ministers in their Pulpits to preach it down, and Schoolmasters in their Schools to teach their Scholars to hate it from their youth up, and when they are grown up to labour every where to put it down. But I must go yet farther, endeared Brethren, beseeching you that you will go and joyn to throw it down, as that holy, incomparable, and wonderful man, Archbishop *Usher*, did go to put it down in his *Body of Divinity*, seven times Printed, p. 300. where he saith as I said once already, *That it is a most wicked and unlawful contract, &c. which if we live and die in without Repentance, we are excluded out of the Kingdom of Heaven*, which he proveth by *Psal. 15. 1, 5. Ezek. 18. 12. Ch. 22.*

Again, I must desire you to joyn with the famous and most learned Bishop *Jewel*, the Jewel of *England*, and the Renowned Bishop *Downam*, and that mirror of all manner of Learning, Bishop *Andrews*, of whom a very able Divine gave me very lately this Character; that he was the learnedst man that ever *England* had, and who has written, as I said formerly, a Book purposely to shew that even *Usura licita est illicita*; and for his excellency in all manner of Learning; is extolled by great *Spanhemius* himself, in his *Evangelical Doubts*, and by Name in his *Dispute of Usury*: So that you need not to be ashamed to Preach and to press this great and noble Truth of *Usuries* unlawfulness, which has been preached, published, proved, and maintained by such Worthies: Nor should you count it needless, because the whole World is concerned in it, especially upon the account of Trades, wherein men commonly make *Usury* their Standard, and because those many thousand, thousand Souls which are in the World, and are more worth than all the world, *Matth. 16. 26.* (and are blindfoldedly led into that grievous sin by commonness and † example and ignorance,) should be made to know what it is, and how unlawful and execrable it is in the sight of God and good men, and how damnable, that they may not be unexpectedly and suddenly cast into that formidable Lake (which burneth with fire and brimstone) for this very sin of *Usury*, which God in mercy prevent, by giving them true and speedy Repentance.

Well, methinks I cannot but hope that many good Ministers

* Which I mention twice because it is so notable. † When they see Ministers practise it, whose sin therefore is the greater? As *Salvian*, quo sublimior prerogativa eo major culpa. *De Gub. Dei. l. 4.*

will hearken to good counsel, and cry down this great and grievous evil, as their Predecessors have done heretofore, because some are and have been awakened of late already, and begin to Preach it down very much, saying as I am told, that whereas some speak against Ceremonies as evil, they do that which is worse, by lending their money upon usury, and defending it against the express Word of God, which in plain terms forbids it; and I have heard of one noted Minister especially, whose Son is a Learned Bishop, that to make that odious sin of Usury yet more odious, he called it *that whelping of money*, as he was Preaching a worthy Knights Funeral Sermon, before a great company of Hearers, saying in the commendation of that eminent Knight, that he was no Usurer, for he could never abide that whelping of money.

Whereunto he added, Pardon me for using this expression, it was his own when he lived, that he could never abide it, and therefore he never lent any of his money upon Usury: For the certainty of which remarkable Report, I did ask the Preacher himself being in his Company very lately, and he owned it; so that I say again, that to be hoped it is, that more Ministers will follow, which that it may prove so, is the prayer of him that has written these Lines; wishing that he might write them with his Blood and *not with Ink*, if it would please God, and he might do any poor Soul good thereby, and free it from that bloody sin of Usury, called Murder, even by Calvin himself and many others. And wishing farther, that the Great God, which hates and forbids both *Nesheck* and *Tarbitb*, Usury and all Increase, would be pleased to write the same which is written in *Deut. 23. 19.* and hereto, with his own Finger as with the Pen of a Diamond, *Jer. 17. 1.* in mens hearts, putting the point of it upon their hearts, and especially the hearts of those that practice Usury and defend it, their hearts being made truly penitent and deeply sensible by himself, that being dissuaded they may *wholly forbear all Usury*, as himself would have them to do, *Ezek. 18. 8.*

Most Great God, Fulfil this thy Servants Vote. and hear him graciously, for the sake of thy Son, who is also against that mercenary kind of lending, called Usury, saying: *Lend freely, hoping for nothing from thence*, Luke 6. 35. Amen, So be it.

And so I have done with Ministers first.

2. **A**ND You, Gentlemen, whatsoever you do, do not put your money to usury; for you have Estates to live by comfortably, and if that which you have be not enough, you may buy more, and you have no need at all to live by Usury, as many others plead that they must, because they have no Lands, but Moneys only to employ for their maintenance. Oh that you would hearken unto me in this! Oh that you would do as other great ones, even Heathens have done, those great Emperours *Tiberius* and others I mean, who would rather lend freely to others to prevent Usurers, than to be Usurers themselves.

Oh let not these Heathens rise up in Judgment against you.

3. And you Old Men, who have one Foot in the Grave already, do not take up that cursed Practice of Usury, because Age doth disenable you from following a lawful Calling, left with both Feet you be made to go into Hell, when Christ comes to Judge the World in Righteousness, and to adjudge Usurers to everlasting destruction for their unrighteousness, and for despising and disobeying his righteous Commandment, *Luke 6. 35. Lend, hoping for nothing from thence.*

4. So you Young Men, do not you live in that great sin of sins, for as that great Apostle wrote of you, *1 John 2. 14.* so do I say to you, *You are strong*; and can employ your selves and your strength in lawful Callings, Trades, and ways of Living, and have no need to take up such a lazy Trade as this of Usury is, which even a poor Heathen calls *Questuosam segnitiam*, a *gainful laziness*: You may take an example from other young ones, which since my first Book against Usury came out, did promise me faithfully that themselves would come out of that detestable sin, intreating me to direct them in it, which also I did.

5. To Orphans and Widows I say, O let not those to whom God all-gracious has made such gracious promises, and for whom he hath made a special Law to secure them, become Transgressors of the very next Law to it, *Exod. 22. 22, 23.* Nor let them for whom he takes such special care by his Providence, be so ungracious and ungrateful as to mistrust him, that he will not provide lawful ways and means for them, whereby their portion and moneys may be employed for their maintenance, and support, and let them not provide for themselves Usury
Bags.

Bags, therein to put their Usury money for their sustenance, for fear lest they put it in Bags that have holes; and will not hold their dishonest gain long; God smirking at it with his fist, as he has menaced it, in *Ezek. 22: 13.* and so their money perish and they too with it for ever.

I add, Orphans are coming into the world, Widows, who intend to continue, are looked upon as going out of the world, and shall these two Ages which above all other ought to be made heavenly, the one for Innocency, the other for Devotion, be stained with Usury? Christ is *Alpha* and *Omega* unto us, the first and the last, the beginning and the end; and shall the *Alpha* of our Nonage, and the *Omega* of our Dotage, be dedicated to Usury? Christ calls himself by the name of the first Letter in the Alphabet, that Children may learn Christ so soon as they are able to know their Letters; and shall we suffer our Children to be died in the Wool of their Infancy, with the Scarlet Sin of Usury? And will our Widows be tinctured so too? God forbid.

O that poor Orphans and Fatherless Children would all do as some of them have promised me, that they would leave that filthy sin of Usury from henceforth, being convinced by my *Usurer cast*, and never more have to do with it, desiring me to shew them a way whereby they may lawfully and without Usury employ their money, which I promised and did: *The Lord give a blessing to it*: And what I say of and to Orphans, I say to Widows also.

O that you also would do as that Ministers Widow, which having read and well considered what is written in the said *Usurer cast*, lest that detestable sin of Usury, and made a full and free restitution.

Num. 13. 6. To such as profess Godliness and bear the name of Good People, I shall speak next: O do not you embark with that sort of people which are called Usurers (forsooth) in the same brittle and dangerous Vessel called Usury, lest together with them you also be cast away in the Sea of Wrath, called Hell, otherwise the very Pit of Hell, to which Usurers and their Usury are condemned of old by the Scriptures, *Ezek. 18. 12.* by Councils, by the holy Fathers, * By Schoolmen, and all sorts of wise and holy Writers, as one has made it † good,

* B. Down. in *Psal. 15.* † Idem ibid. *The Schoolmen retain the Doctrine of the Primitive Church about Usury: and deep learned men they are, for I have heard them read their learned Lectures in the Sorbone of Paris.*

whose words I will relate. *The Philosophers, the Heathens, have written and spoken against Usury, and will you Christians practise it, say I? The Fathers of the Church have with one consent condemned it, saith the same great Author; yet farther I add, And will you do what these holy men (who have lived so holily and so angelically, as that they heard some of them the Angels sing) condemn to the bottomless Pit, preferring what some young Divines tell you, before the grave and Scriptural Sayings of those Aged Saints?*

And let this be minded by you too, what hurt you do to many other poor Souls by your practice: For what do they say of you? If Usury were so bad as some make it, what will become of such and such, who I am sure have as good Souls to God, as those which prate and preach so much against it?

Ah poor Professors, you did not think upon this it may be heretofore, but now give your minds to it, and say as ** David, What have these Sheep done?* So what have those poor silly creatures, whom we draw in by our example, done to us, that we should bring so much evil upon them? And so though ignorant and silly creatures do offend in this kind of harm, by bringing one another into the same condemnation by their example, yet do not you so go to Hell with those whom they draw to bear them company.

Again, Let this be thought upon by ye, my Brethren, that if you shall refuse to leave and shun that filthy sin of Usury, you will make all men that know you to live in that sin, say of you, that you have but a form of Godliness, and deny the power thereof, as it is said that some shall do in the latter days, *2 Tim. 3. 1. Because no truly pious man will defile himself* (as saith *Lactantius*, that ancient Latin Father) *with that iniquity.*

And therefore for the Lords sake, do not cast in your Lot among the Lots of Usury-mongers, whose sin is Lottery, unlawful Lottery, because their Principal is called *sort*; that is, Lottery, whence comes Usury, which therefore well may be called Lottery. I say again, do not cast in your Lot, your Portions, your Money among and with theirs, lest though you seem to win, you || lose your immortal Souls, and heaven it self for ever, as every one doth who liveth and dieth in the sin of

** Psal. 4. 17. † Lactantius. || Which what an extreme folly and desperate madnes it is, for Usury, which is not the tenth part of a mans money, to cast away his Soul; which thou oughtest not to hazard for the gain of the whole World. See Matth. 16. 26.*

Vsury, though he get by it a little painted earth, see *Psal.* 15. 1, 5.

The Lord awaken poor deluded Souls, that they may depart from the Usurers Tents, and from that foul destroying sin of U S U R Y, before they depart out of this present World, being deprived of the use of Light and Life, and before the decree be gone forth against them, that they shall die the second death, which is burning, burning, burning in a Lake of Fire for ever and ever. See *Ezek.* 18. 12, 13. *Rev.* 21. 8.

Num. 14. 7, And Lastly, What I say to those which even now I named, I say to all: O let them all leave that horrid sin of Usury, and hate it and shun it like a biting Serpent: For a * Serpent it is and has been called before I was born, as I have formerly shewn it. And let this be also taken into consideration, (for consideration is here allowed, which if Vsury be meant it is prohibited) that it will be your wisdom to chuse the safest; for vvhich advice I vwill name six great Divines at present, vvho say it.

1. † *Antoninus*, It is a Maxim in Lavv, saith he, that in doubtful cases vve must take the safest vway.

2. ‖ *Alciates*, When it is a doubt or question, vvwhether a thing be a sin or no, it is to be held that it is a sin, because that it is the safest opinion. So he,

3. * *Dr. Hammond*, In matters of this Nature, I conceive it to be our duty to take the safest course.

4. † So Archbishop *Vsher*, It will be our best way to take the surest course, which is wholly to forbid it (*speaking of Usury.*)

5. ‖ So pious Mr. Francis Whidden saith the same, In doubtful things take the surest and safest way: Instancing in this.

Which 2. Manuduceth and brings me to the Figure mentioned and promised in the said Title Page, and here set out and represented in the next Page, for a Christian Traveller to make his choice of one of the vvays lying before him in the said Figure, vvvhich novv immediately follovvs.

* By Pagnine and others, *morsura serpentis*. † *Antoninus sum. part 1. num. 1. tit. 20. de regul. juris.* ‖ *Andreas Alciates, respons. l. 1. concil. 3. cap. 24.* * *Dr. Ham. in his Pract. Cat.* † *Archbishop Vsher in his Body of Divinity, p. 300.* ‖ *Mr. Fr. Whidden the Elder, in his Topaz. p. 85. Sa Mr. Nossworthy.*

A FIGURE.

Of Two Ways; One Safe leading to Heaven, the Other a Dangerous and Deadly, leading to Hell.

The Safe Way is not to lend upon Usury, according to Psal. 15. 5. The Dangerous and Deadly is lending upon Usury, as Ezekiel represents it, ch. 18. 12, 13. whereby a Christian Traveller is put and left to chuse one.

A Wide Gate,
and coming in,
Mat. 7. 13.

The dangerous and deadly way is a broad way called Usury, hedged in with two pleasant easie hedges, one at the right hand the other at the left; and having at his Entry a very wide Gate, *Mat. 7. 13.* and ugly Devils called Murderers, walking in it, and the lake of fire, *Rev. 21. 8.* at the end of it, into which the Devils called murderers do cast Usurers, that walk in it, therein to burn and die to all eternity, according to *Ezekiel's* words: *He hath given forth upon Usury and has taken increase, shall he then live? he shall not live he shall surely dye, ch. 18. 12, 13.*

The Left Hand Rose Hedge.

The Right Hand Rose Hedge.

A little Gate,
Matth. 7. 13.

The safe way is the narrow way, *Mat. 7. 14.* without Usury, shewn by holy David *Psal. 15. 5.* in these words, *Lord, who shall dwell in thy holy hill? He that puts not his money to Usury: being hedged in with two thorny hedges, one at the right hand the other at the left hand, and having a very strait gate to it, Mat. 7. 14 and the holy Angels meeting those that walk in it, and Heaven at the end of it.*

The Left Hand Thorny Hedge.

The Right Hand Thorny Hedge.

Here chuse Christian Traveller thy way, and take either the left hand and dangerous way, if thou darest adventure among Devils & murderers which will surely cast thee into the lake of fire, in case thou walk in the way of Usury, therein to suffer the vengeance of eternal fire, or the right way which (thogh a narrow way) yet is safe being without Usury, and full of holy Angels which will conduct thee into Gods holy hill call'd heaven, there to dwell to all eternity, in that *15 Ps.* of that sweet Singer of *Israel.* Or thus, *Judge thou therefore which is the safest way,* saith reverend Mr. Fr. Whiddon in his *Topaz. p. 86.* *The Lord of heaven and earth direct thee into this way, inclining thy heart unto it. Amen.*

So be it.

Nan.

Num: 16. *A Citation annexed.*

WHich citeth all the Commitants of that odious sin of Usury, to answer for themselves before Jesus Christ, (who hath said, lend, hoping for nothing from thence (*Luke 6. 35.*) at that great and terrible day, when *Moses*, and *David*, and *Jeremiah*, and *Ezekiel*, and *Nehemiah* will appear against them, and stand with great boldness before them, to bear witness against them; together with very many Antient Councils, and a Multitude of particular Fathers, which have most bitterly written against them; and a numberless Company of School Divines, Casuists, * Civilians and a world of Protestant Writers and Preachers, Lutheran, and reformed, Danish, Polandish, Dutch, French, Scottish, Irish, English, Helvetian, Belgick, besides Heathenish Poets, Orators, Philosophers, Historians; and when *Mahomet* himself also whom his *Alcoran* is against Usury and forbids it, and with his blinded Mahometants will arise against Usurers, and testify against them: As the Lord Jesus Christ tells us that the men of *Nineve* † will rise against that generation, which then lived and heard him, and saw his wonders and would not repent, *Mat. 12. 41.* Even as that sad Generation of Usurers which hearing him in his Ministers saying, *let us leave off this Usury. Nehemiah 5. 10.* And will not repent tho guilty of a sin which is called *Sodomy in nature*, by great || Divines. I add, and when the Jews also themselves, which from time to time have been great Usurers, yet will rise against the Christian Usurers, otherwise * baptized Jews, because they will not lend to their brethren, which are Jews, and they, being Christians, would lend to their Christian brethren upon Usury and condemn them, O sad! sad! sad!

Thus that faithful Martyr and Witness of Jesus Christ, *John*

* The civil Lawyers and Papists, which have written so much against Usury, will condemn the Patrons of Usury in the day of Judgment. *Phil. Caesar. p. 20.* † With whom we may joyn other Heathens too, which do abhor Usury, tho they never heard Christ speak against it, but their Philosophers only by whose witness their Pains in Hell shall be encreased, which in so great a light of the Gospel have remained impenitent. *P. Caesar p. 35.* || *Hugo. Comm. in Psal. 15.*

Huss who was burnt at *Costnich* for Religion, cited the Council of *Costnich*, which condemned him; saying, after a hundred years hence ye shall answer God and me; which fell out accordingly, when one hundred years after great *Luther* rose against the Pope as he did the same time rise against all the Usurers of the world by his writing that famous Book *De Taxanda Usura*, of Taxing Usury, answerably thereunto, I am risen also now, to tax Usury, and Usurers in and by those Books which I have written, and shall write against the same; and do tell Usurers to their faces, by this Citation, that they must and shall answer; I will not say an hundred years hence, but very shortly, because the end of the world and that great day are at hand, and the Judge stands at the door; ready to judge them: Answer, I say they must; those learned and great men, which in great numbers have spoken, written and testified against them, and their wicked and ungodly trade of Usury, and me also the unworthiest of all the Lords servants, who have written several books against them, and Preached at least fifteen Sermons besides at a publick Lecture in a certain Town called *Kings-Bridge*, to reclaim them, but could not work upon them (some few excepted, which were then converted by Gods blessing) and do now tell them, that they must prepare themselves as well as they can; if they will needs stand it out to defend that detestible sin of Usury, as a great Parliament of *England* calls it, and that they bring with them their strong reasons, Papers, and Writings, if they think they will be able to endure that terrible fire, which will devour before that formidable Judge, who will judge them and me, and thereby put an end to this great Controversy which is between them and his Godly servants; which together with my dispiseable self will make their appearance against them, and with great animosity testify against them, whereunto shall be added no more than this. And who, being a wretched Usurer, whom his own † Conscience has before hand accused and condemned, even in this world, and abide his coming; and with his Usury bills and bonds stand before him and that devouring fire. Oh dreadful! dreadful! dreadful! Oh that these poor deluded Creatures, whom we call Usurers would hearken to this, and be perswaded; would burn their Usury books and

† Which divers learned Writers do therefore call *Forum* or a Court wherein Men are Convented, accused, condemned. *Philologor. Theol. Langius in Justin Martyr.*

Papers : As a certain Minister did cause to Order his Usury Papers to be burnt after his decease (as one of his neer Relations told me) Execrating Usury, would not live one half hour longer in that evil of Evils ! would listen no more to their former Leaders, which misled them, and trust no further to their nice discourses, and subtile distinctions (as that renowned * Lord Primate of Ireland Arch-Bishop *Usher* calls them) as they tender the Salvation of their immortal souls, and would be ruled by the unerring word of God, which prohibits all Usury, properly so called, *Deut.* 23. 19. And sheweth what it is, even any Usurious increase, *Ezek.* 18. 8. Which cuts in pieces all frivolous Effugies, Shifts, and distinctions used by the Defendants, of shameless and opprobrious Usury. The Lord my God awaken them, and all their Adherents by this direful Citation ; that they may repent and turn, and not be cast into the bottomless Pit, therein to burn, burn, burn, to all Eternity.

This Citation is added by reason of some, who being Vsurers and Vsurers Champions, will not be answered ; nor convinced of the unlawfulness of Usury, by the strongest arguments from the holy Scriptures deduced, and by the greatest Wits and holiest men in the World ; such I mean as the Holy Fathers, and Godly Protestant Writers, were, and are, managed Syllogistically and otherwise, which hath enforced this Citation, to come forth, citing them to answer to that which is laid to their Charge about Criminal and detestible Usury, before Jesus Christ, who will impartially decide this grand Question, whether Usury properly so called, and is now practised in the world ; with his own sacred mouth, according to his Gospel *lend freely* (as some render his words) *hoping for nothing from thence*, *Luke* 6. 35. To stop all Vsurers mouths who then and thereupon will be judged to Eternal Death and Flames, except they now repent. O direful, direful, direful, Desire !

Num. 17. I superadd ; and because some will condemn me for being singular, as if none did proceed so harshly against Criminal Usury : I will take Bishop † *Downam* for my second (as I am wont in all matters concerning Usury, to bring some of the holiest and learnedst men, that have flourished in the world, through the ages past, to stand by me, next unto God, and his holy Word) His going to work is this.

* Arch B. *Usher* in *his Body of Divin.* p. 300. † *Downam* upon *Psal.* 15. 5.

1. He frameth a Sylogism to prove the Vsurers most certain Damnation without repentance, out of *Psal. 15. 1, 5.* *Lord who shall dwell in thy holy hill -- He that puts not his money to Usury.*

And his Sylogism is this.

He that shall inherit the Kingdom of God, doth not put forth his money to Usury.

But thou (say) to the Usurer, or him that lendeth for gain, dost put forth thy money to Usury.

Thou therefore (unless thou repent) shalt not inherit the Kingdom of Heaven, but shalt be cast out of the heavenly *Jerusalem*, and * shalt have thy part in the Lake which burneth with Fire and Brimstone : Thus famous and learned Bishop *Downam*, Sylogiseth and writeth as bitterly as I; yea, much more against the wretched Usurer, which shews how my Doctrine concerning the Usurers Damnation is confirmed by this great man.

2. He Citeth him to answer him at *Christ's Tribunal*, saying; *Unto which Sylogism, let every Usurer Consider how he shall be able to ANSWER BEFORE THE LORD.* Mark this, poor *CONDEMNED USURER.*

So that here two of us thus bring this Citation against the said miserable Usurer, and we have a Proverbial saying.

Ne Hercules quidem contra Duos.

Hercules himself cannot stand before and against two. And to make this a threefold Cord which cannot be broken, I can add a third viz. † Doctor *Fenton* who saith, alas, poor Soul, whither wilt thou turn thy self for succour, when thy best Friends forsake thee? what wilt thou plead for thy self, when thou comest before the Eternal Judge upon thy Trial?

But if God himself, besides us, be against him, and for us, as indeed he is, (as has been sufficiently proved) it must needs be worse for him to subsist, and to stand it out; for if God be for us, who can be against us, *Rom. 8. 31.* Where let this be thought upon also, What a dreadful day that great day of Judgment will be to the Usurer so cited; if that which some write of that terrible day should be true, viz. That it will last thousands of years, I say, if not the terminating a-

* *Revel. 21. 8.* † Doctor *Fenton*, that famous London Minister.

ny thing about it, but contenting my self only with the naming the Authors of that Opinion, which are, * *Gemara*, All *Cabalists*, † *Carpentarius*, ‖ *Rabbi Ketina*: And lest it should be thought strange that I mention this thing, I must and shall make this Apologie for my self, that the famous *Mead* also mentioneth the same in his Writings upon the Revelation. The poor cited Usurer may do well to pause a little upon this Citation.

* *Gemera*. Sank. Cap. Col. *Israel*. † *Carpentarius*.

‖ *Rabbi Ketina*. *Though I do not deliver it as a Scriptural Verrity.*

The Usurers Last W I L L and T E S T A M E N T,

*Foregoing his burial which is to come,
added, out of Thomas Beards
Doctors of Divinty Theatre of Gods
Judgments, p. 476.*

Num. 18. **M**Y Soul, quoth the Usurer, I bequeath to the Divil who is Owner of it, my Wife likewise to the Devil, who induced me to this ungodly trade of Life, and my Deacon to the Devil, for soothing me up, and not reproving me for my faults, and in this desperate perswasion died incontinently; which occasioned me therefore to reprove Usurers so sharply as I do, and to deal with
Usury

Usury so roughly, and to Condemne it to the Pit of Hell; lest one Usurer or other that heard, or read me, should like this Usurer, bequeath me also, when he is dying, to the Devil, for soothing him up in his sin, as doubtless many Usurers do and will so bequeath, when they lye upon their death beds, those Ministers, which defend Usury, for soothing them up in that abominable sin, and not speaking, or preaching against it all the year long, as their Hearers tell me, who Condemn them for it here on earth, as God will hereafter in the place of his dreadful Judgment.

The NARRATIVE,

Promised in the Title Page of an Usurers burying by Satan. Out of Lodowick Lloid in his Pilgrimage of Princes, p. 107. Super-added.

AN Usurer being dead, no man would bear his Corps to be buried by the Law of that City, but such as were of that faculty; all the just and good men of that City could not heave up the Coffin; at length came four of his own Science, I mean Usurers, which easily took up the Coffin,

Coffin, and bare it; to whom one of the City said; behold four Devils can carry the sife easily.

(Note, they call these four Usurers Devils, and the dead Usurer a Dewil too) and being brought to Church, the Priest knowing what he was, said, that he should not be buried in the Church, for that the Church is the house of God, and not a Grave for wicked men : His friends carried him unto the high way thinking to make his grave there ; There the King's Officers withstood, and said, that the Kings high way was not meet to bury any man in. In striving between themselves, the Devil appeared, and said, If they would give him leave, he would bear him into a meet place: They being well contented therewith, the Dcvil took him out of sight, and buried him, where he useth to bury, in his Cheifest Chappel, in HELL.

This is inserted to make way for the Usurers future burying, which is to come, when my other Usury books come forth, and to shew, what dreadful thoughts they had in old time of Usury ; that the poor and Condemned Usurer may fear, and repent and not be buried in that woful place of torment, called Hell.

Which God in mercy grant.

My

Num. 19. **M**Y Final Prayer now is to my God, who has carried me all along through the boyfterous and controversial Sea of Usury, and graciously brought me to my desired Haven, that in mercy he would look upon poor Usurers Souls, and influence the Contents of this Book with his Celestial Benediction, as that they may look up to him therein, as calling them out of Darknes into his marvelous Light and so may repent with speed and live, I say with speed, because all mens lives, and so theirs too, do run not upon an Helixe, which still encrease, and enlargeth but a Circle, where arriving to their Meridian, they decline again, and at last fall under their by God destinated Horizon, which to they all press amain; so that their sitting and living here cannot be long, nor their sitting as far off, because their breath is but short of it self, also themselves make it dayly shorter by their execrable Usury, which will bring them, except they repent, quickly to their by God predestinated Doom, which is Death and Destruction Dolour and Damnation, to an endless Duration. O my God let Usurers and their Defendants imbibe this, and digest it thorowly, that they may not dye and perish suddenly, falling as Idolaters, into that Lake of Fire, which burneth with Fire and Brimstone everlastingly. *Rev. 21. 8.* For thou hast said of the Usurer that taketh encrease and giveth forth upon Usury, * *Shall he then live? He shall not live, he shall surely dye: His blood shall be upon him. Ezek. 18. 12, 13.*

O dreadful God, what a dreadful death, this death needs must be; because the poor damned Usurer will be always dying, and yet living in pains, in pangs, in torments, in flames of fire and insufferable burnings world without end. And therefore O most merciful God, have mercy upon him that truly and from the bottom of his heart he may repent, and not fall into that bottomless Pit, and suffer the vengeance of Eternal Fire. *Amen. Amen. So be it.*

* (Or dying still) he shall dye, in Hebrew יָמָת נֶפֶשׁ meaning thereby Eternal Death. Down. in *Psal. 15.*

TRANSCRIPTS Annexed against U S U R Y : Stated,

- I. *Out of the Institutions of the*
 * *Canon Law reviewed by John Paul, Lancelot the Perusine. The*
 4. Book. *The* 7. Title of Usury.

Num. 20. **U**Sury is whatsoever beyond the borrowed Principal is taken, that is, saith the † Expositor of this Description, is taken by a compact for loane. And

The Sacred Canons do prosecute Usurers with a multiplicity of punishments. For, besides that they brand them with Infamy, they do not admit them to the || Communion, nor will they let any receive Oblations at their hands. And if they be of the Ministry, they shall hazard both their Office and their Ecclesiastical Benefices.

And yet farther, None may under the punishment in the * Gregorian Constitution comprized set unto Vsurers any houses, or if any be set, let them have them. And if any dye in that Crime, they shall be deprived of Ecclesiastical Burial. And this holds so firm, as that if Vsurers, when they are dying, shall in their last Will require * satisfaction to be made for Vsury taken, expressing a certain quantity, or indistinctly, yet till satisfaction be made they shall be unburied. But if any contrary to the said Sanction shall dare to bury

* Which is so old as that that Ancient Emprour Justinian in his time did comprize it in a little Book saith Franc. Mancinus ad Gambarum. Who so highly prizeth it. † Joh. Baptist c.

|| T: t is to the receiving of the Sacrament of the Eucharist. Inn. And the Expositor addeth, that an Usurer must not be present in the Church when Sacred things and Services are there performed. Cap. 1. Eod. in 6. * Quid sit satisfacere, vide L. 1 F. qui sat. cog.

them, they shall be liable to the punishments by the Lateran Council promised. Their last Wills and Testaments also made * otherwise than according to the foresaid Constitution, shall be of no Validity, but *Ipsa facto* shall be void: * nor will it avail any thing, if any do alledge that to redeem Captives, or to give Alms he lent upon Usury. Forasmuch as the Usurer is not to be dispensed the more for that, because a man may not lawfully make a lie to save another's life, nor to rob. So bitter this Law is against the Usurer; What the Canonical Law here saith next, is of Restitution to be made, not only by the Usurers themselves, but also by their Heirs; Where this Law saith further thus: That if a man have borrowed money upon Usury, and have sworn to the Usurer not to call for it again; yet the Judge may by an Ecclesiastical censure, compel the Usurer both to desist from exacting Usuries, and to remit the Oath, and also to restore what he has exacted, that none may gain by deceit and fraud, so exceeding strict is this Law: But yet it doth not take away a ¶ free forgiving of Usury money to be restored, saith the Expositor of this Law.

2. The second Transcript is out of the famous Doctor *Fer. Taylors Duſt. Dubit.* added to the Canon Law, because some will be ready to say, observing the dreadfulnes, and bitterness of this Law, what are these Canons to us Protestants? therefore I subjoyn this great and renowned Protestant Doctor, his * words are: In things permitted for the hardness of mens hearts, or for publick necessity, the permission of the Prince is no absolution from the Authority of the Church, supposing Vsury to be unlawful. Civil Laws permit Vsury (meaning some, not all) and the Church forbids it, in Case the C A N O N S are to be preferred. For, tho it be permitted, yet by Law no man is compelled to be an Vsurer. Let the Reader read the rest in the third Transcript out of holy Mr. † *Greenham*, who saith: Usury is the Devil's Mistry to turn Silver into Gold: It is a sin that has many Advocates and Patrons. They say, to the poor give freely, to the mean lend freely, of the rich take Usury. The Lord was never the Author of this Distinction.

* *Scilicet non facta satisfactione nec Idonea praestita Cautione.*
John Bap. † Which is proved by Scripture Rom. 3. 8.

¶ *Non inducit liberam remissionem. Idem Iohn Bap.*

* Doctor Jeremy Taylor. in *Duſt. Dubit.* L. 3. C. 3. *mihi* p. 196. † *Greenham* p. 41. In his Works.

Deut. 23. 19. The Jew of a Jew might not take Usury; but the link of a Christian is neerer than of a Country. Their brotherhood was by Country, ours is by Redemption. See the rest in his Works.

A Fourth, Out of the renowned and pious R. * *Capel*. saying, *Ainsworth* observes that Usury is fitly called biting, because it biteth and consumeth the borrower and his substance, and very few takers to Usury save their own by it, but the most of them are utterly undone and bitten, as it were, to Death by it. Doctor *Rainbold* (then whom the world hardly ever saw a better man and a better Scholar,) in his Book of *Divorce*. p. 8. Holds this Distinction between biting and not biting Usury, used by some late Divines, but a meer Flim. The best and best learned of our Prelatical and Antiprelatical Divines, saith he, (naming in his Margin *Jewel*, *Andrew*, Doctor *Py. B. Downam*, *Fenton*, *Bolton*) have taken good and great pains to prove Usury to be a thing utterly unlawful. Mr. *Dod* makes it a breach of the eighth Commandment; even † Theft. And *Uddal* in his Obed. of the Gospel is so severe and sharp against Usury, as that there he saith, that it is as clear in the Word, that Usury is a sin, as that Christ came into the World to save Sinners. Now here if any being contentious, and a Defendant of Usury; let him quarrel with these holy men, and the ancient Canons of the ancient Fathers. For their words I transcribe here, they are not mine, and therefore let them chide with them why they will be so bitter, so censorious, so harsh in their Writings against Usurers: Let him contend and dispute it with *Ainsworth*, the old Mr. *Dod*, with the learned *Capel*. with B. *Jewel*, B. *Andrew*, B. *Downam*, with blessed and holy *Bolton*, with the the unanswered Doctor *Py*, with that incomparable Doctor *Rainolds*, with the renowned Doctor *Taylor*: With all the best learned Prelatical and Antiprelatical Divines in *England*; and with *Uddal* especially, why he will offer to say that it is as clear that Usury is a sin, as that Christ came into the World to SAVE SINNERS.

And so I will leave him quarrelling with these men, let him come off as well as he can, and I will say no more but this: As *David* in old time. *Psal.* 139. 5. Thou hast beset me behind and before: So the poor Usurer whom *Da-*

* Richard *Capel*. in his *Oppon. to Usury*.

† As also doth the Canon Law.

vid condemns, may say to the Lord, now thou hast beset me, O Lord, now, behind, in the end of this writing against me, by all these men, who bring not only their own words, but thine also against me ; and before too, thou hast beset me by that which in the beginning of this Writing is said out of both thy Testaments, even new as well as old, and out of all sorts of Writers ancient and recent. Good Lord, deliver me from this Usury, I humbly and heartily pray thee, *Amen, Amen.*

A fifth out of the Famous * *Edward Cook*, by whom Usury is thus well stated against Usury ill stated, by *T. P.* Usury is directly against the Law of God, *Psal.* 15. 5. *Deut.* 23. 19. *Ezek.* 18. 12, 13. And ch. 22. And the reason why it was permitted to an Hebrew, or to an Infidel, was because it was a means, either to exterminate them, or to depauperate them. Thus he,

And again against all Usury he writes thus ; and its adjudged by Authority of Parliament that A L L V S V R Y, being forbidden by the Law of God, is a sin and detestable ; and he adds that also it is enacted by Parliament, that A L L V S V R Y (*N.* 3. twice) is unlawful, that is to say against the Laws of the Realm.

* *Edward Cook* in his 3. part of his *Institutions of the Laws of England* Edit cap. 70. *Eliz.* 13. And *Jac.* c. 17.

GODLINESS Epitomiz'd

IN TWO TABLES.

VIZ. FIRST, THE
RESOLUTION-TABLE:

EXHIBITED BY
CHRISTOPHER JELINGER, M.A.

WHICH
May be fixed on Mens Chamber-
Doors for a Memorial.

CONTAINING
*Twelve Gracious Resolutions for Walking in
Newness of Life, every Morning to be taken
up, as comprizing the Duty of Man.*

- I. **I** Will arise now, and by the grace of God, seek him whom my Soul loveth, in my Closet by private Prayer, and even wrestle with him as *Jacob* did, *Gen. 32. 24.* and not leave him till I have an answer of him; and after that I will joyn with my Family in the same duty.
- II. I will read the holy Scriptures likewise, at least two Chapters

Chapters a day, one in the morning out of the Old Testament, another out of the New in the evening, to my Family and apart: and I will mark the chief contents thereof, and turn them into prayer, to help me in praying.

III. And I will delight my self this day and every day in my dearest Lord, as I am required, *Psal.* 37. 4. and as his Father delighted himself in him from all eternity, *Prov.* 8. 30. walking with him in my Chamber or elsewhere, Arm in Arm, as a Bride with her best Beloved; and talking with him and looking upon him by faith, *Isa.* 45. 22. *Heb.* 12. 2. and giving my loves unto him, *Cant.* 7. 12. even my love-desires, love embraces, love-kisses, *Psal.* 2. 12. *Psal.* 73. 25. and craving his loves of him, *Cant.* 7. 13. Thus by the Grace of God I will live the life of love with my dear Love, the Lord Jesus Christ.

IV. And because I do daily break Wedlock with him, by breaking his Commandments, I will daily return again unto him, he inviting me graciously thereunto, and saying, *Thou hast played the harlot with many lovers, yet return again unto me*, *Jer.* 3. 1. and I will even anew espouse my self unto him, in faith, in righteousness, and in truth, desiring him to return again unto me, and to espouse himself so too, according to his most kind promise, *Hos.* 2. 19.

V. And I will not so neglect as I have done, Meditating; but by the assistance of my God, Meditate this day and every day on the four last things, Death, Judgment, Heaven, Hell; and will have my Conversation in Heaven day and night, according to *Jos.* 1. 8. *Phil.* 3. 20. and when I awake in the morning, *I intend to be still with God both then and all the day long*; according to *Psal.* 139. 18. *When I awake I am still with thee*. which maketh me to break out into this acclamation, O sweet time so spent with God and Christ both day and night.

VI. And whereas my talk heretofore hath been but idle, vain, foolish, or impertinent, I will hereafter by the power of God, bridle my tongue, *Psal.* 39. 1. and speak as my Saviour of Heaven. and the things that appertain to the Kingdom of God, *Acts* 1. 3. and that at my Table especially, *Deut.* 6. 7.

VII. And by the same power I will keep my self from every evil way, like the same holy David; *Psal.* 119. 104. and like that Parabolical Merchant, sell all for the Pearl, for Christs sake, *Matth.* 13. 45, 46. for it shall never be said that Christ and I parted for an odd Groat, I mean one sin or other, allowing my self in one odd ill favoured iniquity or other.

VIII. And I will make diligent enquiries, whether there be any in the place, or elsewhere about me, whom I may remember, relieve, and shew kindness too for *Jonathans*, I should say, for Christs sake; like David, *2 Sam.* 9. 1. Sith God hath gi-

ven me an estate to do good with: so say (if thou hast this worlds goods) I am resolved to cast my bread upon the waters, and to provide my self Bags which wax not old, a treasure in the Heavens, which faileth not, where no Thief approacheth, neither moth corrupteth, *Luke 12. 33.*

IX. The Lords day I will observe, when it cometh by Gods help, so strictly and so holily, as if I were in Heaven with Christ that day; and there shall not come any worldly talk from me, nor will I do any evil or worldly work, nor have any earthly thoughts, but I will spend it wholly to and with the Lord, whose day it is, in holy exercises, as Reading, Singing, Praying, Hearing, Instructing my Family, and such like; being with blessed *John* wholly in the Spirit, *Rev. 1. 10.* and when I may conveniently, I will on the same day receive my blessed Saviour in the Holy Sacrament of his blessed Supper, labouring to be duly prepared for it, that I may not receive it unworthily to mine own eternal condemnation, *1 Cor. 11. 29.*

X. Fasting and Humiliation-days I will keep also, by the same divine power, to the Lord my God, at least once a month; and before the Sacrament of the Lords blessed Supper, and when there is great need, like pious *Queen Esther*, which so resolved likewise, saying, *I and my Maidens will fast also, Esther 4. 16.* and at other times also, yea always I will strive to be as sober, humble, and lowly, as God will enable me.

XI. I will moreover examin my self every Evening before I go to Bed (besides Praying, Reading, Singing, which at that time must be done also, with my Family and apart) what evils have I thought, done, and spoken, and what good I have done, that I may bless God for the one, and ask him forgiveness for the other, upon my humble confessions and deprecations made to his Heavenly most Sacred Majesty, *Lament. 3. 40. Hos. 14. 1. Jer. 3. 13.*

XII. And I will not rest here neither, but by the help of God I will labour to be as chaste, just, meek, patient under the Cross, as possibly I may be; and any other New Work that I have not yet done, and God shall command me to do in his Word, and by his Ministers; besides the forementioned, I will labour to do vigorously, constantly, and to his only praise and glory, and in faith, and out of my unfeigned love which I bear unto him: And when all is done, I will by the Grace of God not trust to any of my doings, they being all defiled and imperfect by reason of sin, *Isa. 64. 6.* but only and wholly to my dear and only Saviour, and to his blessed merits for life and salvation: *For there is no salvation in any other, Acts 4. 12. And in his name shall the Gentiles trust, saith the Lord, Math. 12. 21.*

Trad. But O let these good and gracious resolutions be endeavours also; and as a Merchant, when he is resolved to go to such a City, there to Trade, *Jam.* 4. 30. goeth and doth so; so do you, being so resolved to live so, to trade so, to walk so; go and do so, through Christ strengthening of you, *Phil.* 4. 13. and my most humble prayer to God for you is and shall be, that he will be your good speed, strengthen, settle, and stablish you, that you may hold out to the end, *1 Pet.* 5. 10. Amen, So be it.

Deut. 6. 9. *And thou shalt write (these words) upon the Posts of thine House, and on thy Gates:*

THOMAS a KEMPIS de Imit. Christi, l. 1. c. 19.

Omni die renovare debemus propositum nostrum, atque dicere, Adjuva me, Domine Deus, in bono Proposito, & Sancto servitio: & da mihi nunc hodie perfecte incipere, quia nihil est, quod haecenus feci. Et paulo post, Justorum propositum in gratia Dei potius quam in propria sapientia pendet, in quo & semper confidunt, quicquid arripiunt. In English thus:

Daily should we renew our purposes and say, Help me my God, in this my good purpose, and in thy holy service, and grant that I may now this day begin perfectly; for that which I have done hitherto is worth nothing. *And a little after,* The purpose of just men depends upon Gods Grace, on whom they always rely for whatsoever they take in hand:

I superadd, But rest not here: but read over my whole Spiritual Merchant, in which this is included. Which may be had at the Crane in Paul's Churchyard.

SECONDLY, THE
EXAMINATION-TABLE,

OR

Examen Conscientiæ,

OR,

SELF-EXAMINATION, Con-
taining Twelve INQUIRIES.

I. **W**Hat Evils have I thought, done, and
spoken this day : and what good
have I done and received?

II. More particularly : Have I not
abused mine eyes by wanton looks,
my tongue with vain, unprofitable, foolish, or unclean and
filthy talking, and jesting, and by causing my angry voice to
be heard on high, or by lying, backbiting, slandering, swear-
ing, calling of Names or speaking evil of others? And have I
not polluted my hands with uncleanness, or by taking Usury, or
by stealing, or some fraudulent dealing, or by smiting there-
with wickedly? and have I not been exceeding angry, proud,
lustful, worldly, covetous, taking too much care and labour
for and about the world? Is not my whole Nature vitiated,
corrupted, disordered, by sin original, so that my heart is e-
ven desperately wicked?

III. Have I not mispent much precious time about and in
idle and needless visits, Playing, Carding, or Dicing, or too
much sleeping? and when I rode or did go abroad, by little or
never minding God and his Word, and Heaven in all my jour-
ney, and going to and fro? and did I not exceed in eating,
drinking, and company keeping?

IV. Have I not been shamefully brief, cold, dead, formal,
customary,

customary, and exceedingly carried away with wandering thoughts in all my duties, and especially in prayer? do I not make a shew of godliness, denying the power thereof?

V. Have I prayed so often as I should, at least in the morning and evening solemnly, wrestling with God, and darting forth many ejaculatory prayers upon all occasions, besides joynt prayers with my Family, and was I thankful in prayer for the mercies of this day? nay took I any notice of them?

VI. Did I read Gods holy Word, at least evening and morning time?

VII. What time did I spend this day in meditating on my latter end, Judgment, Heaven, and Hell? any or none?

VIII. What mercy did I shew this day to any, for *Jonathans*, I mean Christs sake? did I succour any by any corporal alms? or did I not cruelly shut up the bowels of compassion against some? did I visit any that needed it, according to my duty?

IX. And what have I been in company? did I reprove, instruct, admonish? had I any good communications with any of heaven and heavenly things? and what have I been in my house, place, and calling? and towards my Relations, Wife, Husband, Children, Servants, Neighbours, in order to the saving of their precious souls, as more worth than all the world?

X. And if the day did afford matter of Sorrow, did I fret or did I lie in dust before the Lord my God?

XI. Have I wrestled against Satan, and stroven against sin to overcome it, and his temptations, and that with success? have I left any sin, prevailed against any temptation, or have I not been shamefully rather foiled and defeated by this and that temptation?

XII. Was I careful to live by faith, and to be found in Christ, not having mine own righteousness, but the righteousness of God in Christ this day? *Phil. 3. 9.*

I add, first, that this same directory may serve also for private Confession to be made upon this examination, as we shall be found guilty.

Secondly, *I add*, Not only the Philosophers have used the Examination of Conscience, as *Pythagoras*, *Seneca*, *Plutarch*: But poor *Barbarous Indians*, by the relation of *Apulejus*, took an account every evening of the good and evil they had done each day: and therefore for shame, Oh for shame, let not Christians, professing godliness, come short of these poor Heathens in this matter of Examination.

Thirdly, *I add*, One * *Deliro*, a noted Interpreter of the

Scripture, and after him, the Author of the *Holy Court*, relate both, the Vision of a Wise man, who on a day sought for the Court, or House of Conscience; and it seemed to him, he beheld a City built with goodly Architecture, beautiful with five Gates, which had as many narrow paths, ending in one large way: Upon this way stood a Register, who took the Names of all passengers to record them: Beyond that, he saw two Tribunes attended with a great concourse of Common People, who governed the inferior parts of the City: Above was beheld a Cittadel, wherein a great Princess commanded, who had a Scepter in her hand, and Crown on her head; By her side was a Lady very ancient and venerable, who in one hand held a torch, wherewith she lighted the Princess; and in the other a goad, wherewith she pricked her, if she governed not according to her discretion. The wise man amazed, asked in his heart, what all this meant? and he heard a voice within, which said unto him, Behold, Thy self, ere thou art aware, art arrived at the House (or Court) of Conscience, which thou soughtest for. The five gates which thou sawest, are the five senses. The way wherein they all meet, is common sense. All the people which thou sawest enter in by heaps, are the objects of the Creatures of the world, which first touch our senses, before they pass into the Soul. The Register is Imagination, that keepeth record of all things. The two Tribunes are the two Appetites; the one called the Appetite of Concupiscence; the other the appetite of Anger, extremely striving to oppose all obstacles which oppose its good, real, or pretended. This Mass of people are the passions, which make ill work in the inferiour parts of the City. The Princess in the Cittadel with a Crown and Scepter, is Reason. The ancient Lady by her side is Conscience. She hath a torch to shew the good way, and the goad to prick those that wander: all which I apply thus: Answerable herunto, I say to the Courteous Reader, who shall read this Table, and happily never was yet at this Court of Conscience here described, and at this Examination here prescribed; and so, just so art thou ere thou wast aware, arrived at the House or Court of Conscience; and therefore being thus entred into it, examine thy self, according to this Examination-Table, and according to the Order of the Court of Conscience here described, lying low in thy very shame, as *Jeremiah* 2. 26. Before the Lord; and yet, sitting withall like a Judge upon thy self, according to *1 Cor.* 11. 31. For this sitting and self-

self-judging, and self-examining, this Court permitteth, and no other besides it. And that thou mayest do it effectually and successfully, is the most hearty prayer of thy most affectionate Friend, who hath penned these lines for thee, and who, when they dropped from his pen, besought God in thy behalf that the same may be written by himself in thy very heart, *as with a pen of a Diamond*, Jer. 17. 1. And that as Justice sits in the foresaid Court of Conscience, and even of thy Conscience, inscribing all thy sins, so Mercy may sit by her, blotting out all that Justice hath therein written, putting the point of its pen upon thy tender heart, it being become truly penitent by its self-judging and self-examining, and Gods blessing and mighty working going with it. So, even so be it.

Unto

*Unto which twelve Resolutions
and twelve Examinations are
now added twelve Holy Ex-
perimented Instructions, which
this Author together with the
foresaid two Tables Humbly
Dedicates to the highly Hon-
oured HENRY CORNISH
one of the Sheriffs of Lon-
don and the Worshipful JOHN
UPTON Esq; Whom both
God bless and Preserve.*

THE 1. Instruction is, Be much with God in Praying,
and praising. (1) in praying and as it were all prayer,
as David was, who saith in *Psal.* 109. 4. *I am Prayer*, that is
to say, be praying as Gods Elect, even day and night, *Luk.*
18. 7, 8. Crying to God by Night as well as by day; which
I for my part cannot but practice still, according to *Lament.*
2. 19. Arise; crie out in the night; and that which is storied
of Christ, in *Mark.* 1. 35. He rose a Great while before day,
and prayed; For then none can hinder me, and then I shall
have time enough, to performe all my Nocturnal Exercises,
and to get an answer by craving a token for good, *Pf.* 86. 7.
Which to me commonly is Triumphant shedding of leaves,
which in such solemne praying I seldome misse, and to Gods
Glory here do mention that others may do so to; and glorifie
God thereupon, because that assureth them that their Prayers
are

are heard, I add; that after such praying, we should still lay up something in store for the poor Saints according to *1 Cor. 16. 9.* And *1 Tim. 6.* And St. *Christostomes* pious Advise-ment.

2. In praising God; for how full are *Dauids* Psalms of such praising, viz. *Psal. 92. 95. 96. 98. 110. 150.* And others, so also *Rev. 5.* and *Rev. 19.* So that I for my part, though I am but a poor worm, yet am emboldened thereby to get up to Heaven and to sing, as it were with those Heavenly Quiristers which there sing the Song of *Moses* and many others? and that by Night as well as by day, as also at *Constantinople* they were wont to do in the dayes of *Ennadius*; Anno 459. For which end I have learned sundry of *Dauids* Psalms by heart, that in the dark I may sing them like *Paul* and *Silas, Act. 16.* to the praise of my Maker, as well as when it is light, which I intend to do as long as I live; and so till I enterternity there to sing the Songs of *Zion* to all Eternity; and I have read of an Eminently holy man, which scarce had his like in the time wherein he flourished, that most of his work was Singing of Praises, and that, when he was near his end he cryed out, bring the Bible, and let us, sing the Psalms of *David*; and that, when he came to Hallelujah, he doubled and trebled it, yea four or five times he would say it, and that when he did sing, the Angels would sing too by his Bed-side in the Chamber, which made him cry out I hear the Angels sing, and after a few hours are over, I shall stand in Mount *Sion*, and sing the Song of *Moses*, and of the Lamb, answerable whereunto, I also, who am but dust and ashes, yet hope, that I shall shortly, because I am grown Ancient, sing also with that multitude of singers which now sing in Heaven their Song, which is Hallelujah, praise the Lord our God, all ye his Servants both small and great, *Rev. 19. 5.* and my most hearty wish is that all my Readers may hereafter sing so here as that holy man did, that they also may hear the Angels sing, if God think it fit, as he, and befor him St. *Jerome* did, who calls God to witness, that he heard the Angels sing:

Secondly, Meditate Night and day, according to *Jos. 1. 8. Psal. 1. 3.* and especially, upon Eternity as *Paul* was wont to do *2 Cor. 4. 18.* For Oh how that will keep you from sinning against God; I for my part do use my self to this Meditation, very much; if there were a law made, that whosoever shall perpetrate and commit the sin of Adultery or be drunk or swear an Oath, or steal, or lie, shall lie upon burning Coals for an hours space, and so be roasted like *Laurentius*, who would

would dare to sin any such sin, now the God of Heaven hath made such a Law, that he who commits any such evil, shall lie in Hell fire itself, called unquenchable not for an hour only, but for ever and ever, *Rev.* 21. 8. *Esa.* 66. O dreadful ! for this Eternity is such, as that it exceedeth all number, numbring and numbred, so called by the Learned ; and that after the damned wretches have layen in that formidable and tremendous fire so many Millions of years as there are leaves upon all the Trees in the world, Haires upon all mens heads, Piles of grafs in all fields, dust upon the whole surface of the earth, sands on the Sea shore, it may and will even then be said, now Eternity beginneth ! now Eternity beginneth ! and therefore who should not beware of the fore-said, and all such like transgressions ! O mind the fire still.

3. Let your eyes be Doves eyes ! *Cant.* 5. 12. They write that Doves love to look into Christaline Rivers, because therein they espie their mortal Enemy the Kite, and evade him, semblably whereunto do you so look into the holy Scriptures and read you three Chapters a day, that thereby you may see and escape your mortal Enemy the Divel and his snares, which he laieth over all the world, *2 Tim.* 2. but be sure to turn all your Chapters into Prayer, which will mightily help you in Praying, and the worlds and sins conquest in your fighting against both.

Fourthly, Be much in Love with God *Deut.* 6. 5. and with his Son *Jesus Christ* *1 Pet.* 1. 7. 8. *1 Cor.* 16. 22. I have read of one, that he was so in love with Christ : as that he would cry out, he hath Ravished me with his Beauty ; Oh how glorious is the blessed Jesus ! Oh what shall I do to speak the hundereth part of his praise ! Oh he is sweet ! he is altogether Lovely, O for words, O how Glorious, How Glorious is this pretious Jesus ! Ah he is sweet, he is sweet, and now I am sick of Love, and shall die sick of Love, see *Cant.* 2. Thus he, and oh that all my Readers would be so taken too with this most fair, most sweet and pretious Jesus ! be in fastings often, as *Paul* was *1 Cor.* 9. 27. *2 Cor.* 11. 27. But I will not press you with Holy *Calvines* example ; who fasted from his dinner ten yeares together, spending his time in Holy Exercises, so as that even a Jesuite calls him a great Faster, it will be well for you, if you can Fast once a week, which I desire to do, if God help me, till death ; let your talk be of Heaven and Heavenly things as Christs was, *Act.* 1. 13. After whom I will name *Ignatius Jordan*, who would Alwaies be speaking of Heaven too, and with him I will Joyned an other most eminent Servant of God, who would talk as

if he were in the third Heaven, thus did the Holy men talk, and so do you, and if you can meet no body to talk with, then talk with your beloved, Christ, I meane, as his Spouse in the *Canticles*; Walking with him Arm in Arm as it were, either in the feilds as *Isack*, *Gen.* 24. 33. or in your Chambers, yea in Heaven it self (mentally) where his Celestial Galleries and Walking places be, *Cant.* 7. 5. which sweet exercise I also desire to use daily for my delight, going as it were upon the Streets of Gold above, *Rev.* 21. 21. When I walk on the Streets of a City or Town to avoid the wandrings of my mind, and I wish also that all the Saints of God would do so, as also holy *Fulgentius* did.

7. Be much for Celestial visits, for Oh how pleasant they be! when the day Star from on high do visits us, *Luk.* 1. 79. Where give me leave to give you the words of a so visited gracious Soul; O Friends, stand by, and wonder, was there ever such kindness shewn and such manifestationss of rich grace made: Christs Armor and kisses and smiles turn Hell into Heaven: Oh he is come, he is come, and how sweet is the Blessed Jesus.!

8. Be as stri&, as precise, as pure, as Seraphical spenders and Redeemers of your time as you can possibly be, *Eph.* 5. 15. 16. 1 *Io.* 3. 5. where let me add these two Councils, (1) Live as you will wish you had lived when you come to die, (2.) Leave such and such sins, as you shall wish you had left when you must leave the world.

9. Whatsoever you do for God, do it with all your might, and with all speed, as some Translators read the Hebrew, in *Ecclef.* 9. 10. because there is no working in the Grave unto which we are all going.

10. Labour to be alwayes ready to depart, by waiting for your change till it cometh, according to *Job.* 14. 44. and *Mat.* 24. 44. That is to say, from hour to hour, which both places do import, which makes me so to insist upon such an hourly preparing for death, because we know not what hour the Son of man will come, by death or judgment, so as that I desire to put my self also upon the practice of it daily, as one that looks for his change hourly, and dares not promise himself one next day after the present, where give me leave to joyne with my self, 3. Noted men more and, 1. *Messidamus* who as *Guido Bituricensis* reports it, being invited to a Dinner for the next day, returned this Answer, I never promised my self a next day, looking for my change every hour. The second is *Ignatius Jorden* who, when he went from home, took his leave of his Wife still, as if he should

should never return to her again. The third is Mr. *Fanewall* who when he went to his bed, took leave of his friends every evening, hoping to see them no more till the morning of his Resurrection! and Oh that all my Readers would be such waiters and preparers too!

Omit nothing of all things here mentioned, and which God will have done besides, and the imitation of Christ by Name; which is grounded upon *Matt. 28. 20. Gal. 3. 10. Psal. 15. 5.* So that I for my part am exceedingly for the not omitting, and so much the more, since I read the dreadful saying of blessed *Ambrose*; *a slight neglect becomes an everlasting loss*: So as that I dare not omit the practice of that famous saying of that sweet Singer of *Israel*, which I use every night, as I awake out of my first sleep; when I awake I am still with thee, or as the Hebrew also will bear it, I will be still with thee, *Psal. 139. 18.* And I must even marry my self anew to Christ, because I do dayly break Wedlock with him, and he bids me to return to him again, *Fer. 3. 1.* Which makes me then say, I will return to my first Husband, for then it was better with me than now it is, *Hos.* Nor can I leave undone any of my other Nocturnal exercises, but must also feed by Faith upon the bread of life, which is my Saviour Christ, both for my delight and strengthening, that I may be able to go thorough so much as I have to do: Which makes me cry out with that good People; Lord, evermore give me that bread, and a mouth to eat it, even the mouth of faith I humbly pray thee, *John 6. 34.* And because I do still meet with Enemies and Oppositions, I must needs fight also and wrestle with sin and Satan, having before wrestled with God himself, see *Gen. 32. 24.* with *Eph. 16. 11, 12.* And I must even ascend into Heaven it self, and there sit down in those heavenly places in Christ Jesus, as the holy Ephesians did in their time, *Ephes. 2. 6.* And cry out again, Lord Jesus, make me also even now to sit down in those Heavenly places as thou madest the Ephesians sit-- and not being contented with this, I must cry again with *Moses*, shew me thy glory. *Exo. 33. 18.* for I must needs see it, and thy face too before I have done, that I may be able to say with *Jacob*: After all my wrestlings I have seen God face to face; and the life of my soul is now preserved, *Gen. 32. 26.* O sweet sight: O that all my Readers might see it and be able to say, we have seen his glory, as the glory of the only begotten Son of God *John 1.* And is not the sweet work to be done by might, and the Reward of it sweet?

12. And above all things . . . be much in believing, and even

live by Faith, *Gal. 2. 20.* That you may rejoyce thereupon with joy unspeakable, and full of glory, *1. Pet. 1. 8.* Now this, Oh this is the principle thing, and without this all other things we need are as nothing, for without faith it is impossible to please God, *Heb. 11. 6.* Nor can we truly rejoyce without it, but with it we may, and its done; for proof whereof, I will bring one, who in our time did so rejoyce, even to the admiration of all that were about him, so as that a godly Minister that saw him and heard him, said, I never saw, never read, never heard the like; for thus he spoke of his joy in believing, *I am as full of joy as I can hold, O that I could but let you know what I do feel: This is a kin to Heaven, and if I were not to enjoy any more than this,* it were well worth all the torments that men and Devils can invent, to come through, yea even a Hell, to such transcendent joys as these: I stand, as it were, with one foot in Heaven. I hear the melody of Heaven, I see the Angels watching for me &c.

But here a most needful Question cometh to be answered. How shall I come by this Faith and rejoycing? I answer as the wise Virgins did the foolish, craving some of their Oyl, whereby we may understand Faith, which, like Oyl maketh chearful, *1. Pet. 1. 8. 2. Go to those that sell, Mat. 25. 9.* And who be they? Secondly I answer. 1. The Holy Trinity, and first the Father selleth it freely, for he gives it, *Phil. 1. 29.* And therefore you must go to him for it, saying, Father sell unto me this Oyl of Faith, giving it unto me, that I may rejoyce with joy unspeakable. 2. The Son selleth it; for he is the Author of it, *Heb. 12. 2.* So as that to him you must go and say also, sweet Jesus sell unto me that Oyl of Faith, that I may rejoyce with Joy unspeakable. And thirdly to the Spirit, who freely and givingly sells it, *1. Cor. 12. 9.* You must cry also, blessed Spirit, sell unto me also that holy Oyl of Faith, that I may rejoyce gloriously! But hereupon another Question ariseth, How a man may know that he hath that precious Oyl of Faith and holy Joy which cometh it? Whereunto I answer, first if it purify his heart, *1st. 15. 9.* And secondly if he become a true Saint, and live a truly holy life, *1st. 26. 18.* And thirdly if his faith work by love, *Gal. 5. 6.* And makes him love the Brethren dearly and unfeignedly. See *1 John 3. 14, 15.* And fourthly if his joy be a glorious joy, *1. Pet. 1. 8.* So as that he needs not be ashamed to speak of it, how gloriously it works in him and by him; and what glory is brought to God by it, and by the life which he now lives, living by the faith of the Son of God, and being crucified with Christ to the world, *Gal. 2. 20.* And

20. And yet I must answer one Question more: You said even now, that a man must imitate Christ too; and how and wherein may that be done? Whereunto I briefly answer, 1. in his godliness: For first, how that holy Lord Jesus went about doing good to souls by his powerful Preaching, *Mat. 4. 23.* Secondly, and how he fasted *Mat. 4.* Wherein, though we cannot follow him for so many days, yet may we according to strength given us from above, for a day now and a day then, and even as often and as long as God shall direct us: and the like may be said by his praying whole nights upon a Mountain, *Luke 6. 12.* And secondly we should imitate him in his meekness, and not be so angry and provoking as many are. See *Mat. 11. 29.* Thirdly in his humbleness, for how he humbled himself by counting himself of no Reputation, and by coming in the form of a servant *Ecc. Phil. 2. 7.* and how he lay upon the very ground with his holy face; when he prayed *Mat. 26. 3.* Like *Josuah* and the Elders of *Israel*, *Josh. 7. 6.* Which makes and moveth me, a poor Worm to do so too, by night in duty, as he did by night, counting it as nothing for me to lie so, when I consider how many of the most Eminent Saints did usually, and for many years together (some twenty, some thirty, some always till Death) did use themselves to such hardness; and so to lie upon no bed at all, having a stone for their Pillow, like *Jacob*, meditating upon, and scoping at their everlasting rest to come, and so forgetting, as it were, their natural ease and rest, which yet I do not press upon any, but only mention, as much thought upon by my poor and inconsiderable self, who am very much taken with the strict lives of such glorious Saints as have been Practitioners of such humble gestures and hard lyings; *St. Basil* I mean, who was as strict, as holy, and as zealous a man as any of all the ancient Fathers, so as that when one wist he might but see that wonderful man, he was shewn him, in a bale of fire, and it was told him this is *Basil*, with whom I conjoyn *Udalricus*, *Lupus*, *Edmundus*, *Master Simpson*; *Clara* and *Brigitta*, weak and tender Women, which yet would lie so: But again I add, that I do not urge this as necessary for all; and so I shall end with praying that my good God (whom I desire to serve day and night in the best and humblest manner I can. by his enablement) that he will so bedew these lines with the dew of his celestial Benediction, to such as shall perolve and read them, as that they may meet in them with that inennarable, glorious unexpressible Joy, which is mentioned, and sparkling forth therein, and thereupon may break out every one of them in-

to the holy and triumphant Epiphonema's and Exclamations ! is this reward and remuneration of believing and holy living, then do not I care how little else I do, for now Heaven is in my heart, and my heart in Heaven, welcome, welcome, unspeakable joy, long thirsted after, and longed for, thou hast ravished me by thy coming. For Oh the extatical leaps of my transported soul ! And oh what an Ocean of unutterable delectations do now overflow me ; and what a Globe of heavenly glory becircles me ! O I do not care now, how soon I be unmanned by Death ; that after my dissolution, I may be entranced into the joy of my Lord and Master, *Mat. 25. 23.* and may bath my self in that River of pleasures, and drink my fill out of that fountain and fulness of Joy which is at Gods right hand to an endless duration. *Psal. 16. 17.*

To God alone be all Glory to all Eternity. *Amen, Amen.*

This little Book was so contrived upon the request of some Noble Persons, and others, which desired me so to epitomize Godliness, that though it was printed with my book against Usury, yet it might be bound up by it self, to be carried as a little pocket Book, and read dayly, by such as cannot so carry about and read larger Volumes ; written for and of the practice of that gainful trade of ever-blessed Piety.

F I N I S.

The names of those Writers which this Author desired to Inspect for his own and other fuller satisfaction about Usury, besides the Holy Scriptures and has cited in this Book, are these following.

A

A Balensis, alias Toftatus
Rabbi Abraham

Augustinus

Agathense Consilium

Aristoteles

Aelianus

Antoninus

Andronetius

Acro

Apostolius

Agellius

Aquilejus

Ammianus Marcellinus

Aufonius

Aesclopiades

Auctor de imperio Maris

Anianus

Thomas Aquinas

Aristarchus

Archidiaconus

Ambrosius

Alcasar

Allericus

Aristophanis Interpres Scholi-

astes Aristophanis

Alphonsus Mantuanus

Aristotelis Paraphrastes

Aristotelis Interpres

Arius Montanus

Aretius

Azoar

Arcadius Grammaticus

Agricola

John d' Abbia

Doctor Abbot

Mahomet's Alcoran

Alex. ab Alex.

Tho. Annotat. of the Assembly

The Arraignment of Usury

Aubanus

Andreas Episcopus

Ainsworth

Axalla

Anna Maria Shureman

B

Basilus Magnus

Babington Episcopus

Bagshaw

Basilicorum Interpres

Baine

Bayley

Balsamon

Beroaldes

Beza

Doctor Barnard

Bartholomew's Cepolitanus

Doctor Beard

St. Bernardus
Reinardus Sylvester
Bellarminus
Bartolus
Binny
Broks
Betulcus
Bolsecus
Albertus Blanenbergh
Petrus Plessens alias Mornay
Bromyard
Bruce
Berivardus
Bodinus
Bramle
Brentius
Brusius
Budeus
Bullinger
Exxter
Eolton
Johannes Boemus
Brigilla
Burratius
Ponto Bramicensis
Buxtorfius
Blaghen
Boisardus
Surius Bastingius
Johannes Baptista
Brizonius

C

Cabalista
Cesaris de bello Gallico Interpres Græcus
Cæsius Imperator
Calepinus
Castalio
Cætanus
Castro
Clara
Camerarius
Carpearius
Carissus
Calvinus
Causin Jesuita

Carion
Christophorus Cartwright
Centura Magæ
William Chappel
Cicero
Cato
Doctor Chitreus
Conradus Paulus Brunswicensis
Cruciger
Conviction of Usury
Clemanges
Copronicus
Cælius Secundus
Columella
Chrysostomus
St. Cyprianus
Clemens Alexandrinus
Constantinus Magnus Imperator
Clerk
Camphield
Crasius
Cujacius
Craesus
Doctor Chemnitius
Christiani Kumpt Codex

D

Dionysius Halicarnassæus
Dionis. Halicarn.
Duodecim Tabule
Dionis excerptorum ex libro
Constantini Augustini de maximis
Interpres
Downam Episcopus
Dalecampius
Dionysius Areopagita
Dionysius Carthusianus
Demosthenes
Demosthenis Interpres
Demosthenis Scholiastes
Dalmassius
Daneus
Dod

Democritus
Discipulus de Tempore
Dioclarus
Donarif
Durrham
Diogenes
Donatus
Diodati
Doctor Didericus
Deering
Dike

E

Elibertinum Consilium
Edward Cook is so bitter a-
gainst Usury
Eusebius
Elias Rabbinus
Elephanus Egerton
Erpenij Interpres
Etymologici Magni Author
Eustatius
Eusebius
The English Usurer
Escobar Jesuita
Erasmus Roterodamus
Edmundus

F

Fulgentius
Fabianus
Fabus Fagius
Farelus
Dr. Fabricius
Favorinus
Foxe
Festus Gratianus Comicus
Fabricius alter
Flويد
Dr. Fenton
Filborn
Fillutius Jesuita
Feuardinus
Ferguson

Forbos
Foroneus

G

Galasius
Galatinus
Galenus
Gamsfredus
Genianus
Glossarum Nomin. Author
Glossa quedam Antiqua Hebr.
Glossarum Author
Glossarum Admirabilitas, et Ad-
mirator earum

Gei
Gratianus
Greenham
Gruterus
Guallerus
Gregorius Magnus
Gregorius Theologus
Franciscus de Gambara
Glanzil
Gregorius de Valentia
Geminianus
Gemara
Guido Bitriconsis

H

Hal Episcopus
Hanond
Haymo
Halburgensis Episcopus
Hadriunus junius
Harmenopolus
Harmenopoli Interpres
Harpocraton
Harpocratonis Glossator
Hemingius
Hirn
St. Hironimus
Hildeshemenijs Synodus
Hystiensis

Herodotus Interpres
 Hesychius
 Horatii Criticus
 Godofredus Hutton
 Hugo
 Humphrey
 Thomas Hall
 Huges

I

Jacobus Rex Anglia
 Juellus Episcopus
 Josephus
 Inscriptionum Interpres
 Isidorus
 Julius Caesar Imperator
 Justinianus Imperator
 Justinus Imperator
 Justinus Martyr
 Jus Canonicum
 Jus Civile
 Jonas le Boy S. de la Re-
 vie
 Justus Jonas
 Janeway

K

King Episcopus
 Keckermannus
 Ketina Rabbinus
 Doctor Kimbus
 Johannes Knewstubb
 Keiserbergius
 Rabbi Kintbi

L

Laurentius
 Ladantius
 Laertius
 Langius
 Lipsius
 Legis Rhodia Interpres
 Lamprius
 Lavater

Legum Atticarum Enarratio
 Leucrotarius
 Lateranense Concilium
 Lupus
 Lake Episcopus
 Comes de Leicester
 Leo Juda
 Leo Imperator
 Leo Magnus
 Lira
 Laertii Interpres
 Lorinus Jesuita
 Petrus Lombardus
 Ludolphus
 Lucanus
 Ludericus Gallia Rex
 Doctor Lutherus
 Doctor Luderus I C.
 Johannes Paulus Lancellotus
 Lessius
 Laetantius

M

Malvenda
 Manichaeus
 Mansfeldensis Confessionatores
 Marloratus
 Muriana
 Manchester
 Petrus Martyr
 Macer
 Moses Gerundensis
 Marve
 Martoratus
 Ninius Marcellus
 Melanchton
 Mercerus
 Moad
 Mayer
 Mozia
 Carolus Molincus
 Mollerus
 Monlanus
 Mostellar

Doctor Mordesius
Musculus
Picus Mirandula
Franciscus Marianus
Maldonatus
Mesodainus

N

Nepos Episcopus Aegyptiacus
Nicensium Concilium
Novellarum Interpres
Novellæ ipsæ
Novellarum Intitulatio
Gregonus Nyssenus
Nofworthio
Navaria

O

Oecolampadius
Ockerfoe Orator
Oniro Criticon Interpres
Origenes
Owenus Poeta
Doctor Titus Oats

P

Pandectæ
Papias
Pagninus
Paulus Logiska
Panormitanus
Parisienſe Concilium
Doctor Pareus
Petrarcha
Perkins
Philips
Piscator
Pellicanus
Peraldus
Petrus Cantor
Plato
Plautus
Prophetia de Usura et Usuri-Salviatinus

orum ruin.
Prophetia de Friderico Rege
Bohemie

Powel
Poole
Pomorianus
Polanus
Possidonius
Plutarchus
Philo
Phrindalus
Petrus de Anchorium
Polytophnia
Doctor Pye
Pastores Ecclesiarum Gallica-
rum
Ponto Brumensis
Philippus Caesar
Pollux
Porphyrius

Q

Quintilianus

R

Rufardus
Robertus. IC
Reynerus
Petrus Ramus Martyr
Ribera Jesuita
Reuchetinus Papinianus
Rivelus
Thomas Roger
Rogers de Wakenfield
Marcus Rutitius
Doctor Robrug
Doctor Renold
Richardus Cumberland
Revius

S

Doctor

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	X	Zanchius
		Zonaras
Xiftus		Zonarae Interpres
		Zegodinus
	Z	Zwinglius
		Zopperus
Zabarella		

FINIS.



Doctor Sanders
 Salernitanus Episcopus
 Sands Episcopus
 Sanderson
 Septuaginta Interpretes
 Scapula
 Seneca
 Salmassius
 Sanhedrim
 Simleger
 Surrius
 Shoppius
 Suetonij Commentatores
 Simler
 Solneccrus
 Sextus
 Doctor Scursius
 Doctor Spanhemius
 Swidas
 Spotswood
 Swinock
 Mr. Smith
 Spellius
 Solomon Rabbini
 Sybille
 Sylburgius
 Scotus
 Doctor Slatter
 Doctor Smith
 Speed
 Simpson
 Famianus Strada
 Synopsis Basilicon

T

Tacitus
 Talmud
 Targum Jonathani
 Theodoretus
 Theophilus I E
 Tertullianus
 Theophrasti Interpres
 Toxolius
 Tribonianus

Turner
 Tremellius
 Turnelus
 Trorig
 Tridentinum Concilium
 Tamerlaine
 Jeremias Tayler
 Toletus
 Trescabald

V

Varro
 Fa erius publicola
 Vatablus
 Udal
 Valentin
 Victor Uticensis
 Vitruvius
 Virellus
 Ulpianus
 Doctor Vultejus
 Ulpiani Scholiastus
 Ursinus
 Vitruvi Interpres
 Vignerius
 Victorinus Pictaviensis
 Udalricus

W

Doctor Wallaus
 Fransiscus Whiddon, Senior
 Doctor Willel
 Doctor Willkinson
 Wessellius
 Doctor Wel
 Wittenbergensis Universitas
 Secretarius Wilson
 Mr. Wheatly
 Wigandus
 Wolvius
 Doctor Williams
 Weemse

The TITLES, of the several BOOKS, which this Author has in English and Latin.

1. **T**HE ROSE of Sharon.
2. Christ and his Saints spending their time together Day and Night.
3. A Cluster of sweetest Grapes, or the Saints Assurance.
4. Fifteen Conferences with Jesus Christ, about the World's and Sin's overcoming by Faith, and about the Life and Joys of Heaven.
5. New and living way of Dying, in and by Faith.
6. Heaven won by Violence.
7. A New and heavenly Canaan discovered, wherein a man may live with great Delight, as the Children of Israel did in the Earthly, flowing with Milk and Hony.
8. The Spiritual Merchant.
9. The precious Pearl Christ.
10. The Usurer cast.
11. A Latin Disputation, of and about the Lords Supper, and the Popish Mass, publickly Disputed by the same Author at Geneva, and turned into English.
12. And now Usury Stated overthrown.
13. And Godliness Epitomized.
14. And lately also a sacred Union in English, proposing a way whereby the English Protestants agreeing in fundamentals, and dissenting only in Rituals and Ceremonies may Unite, bearing one with another in the said Ceremonials.
15. And the same in Latin, *mutatis mutandis*, changing what is to be changed, for the Protestants beyond the Seas, yea all good Christians besides in the world, which accord with us in the faith of Christ, perswading them all to Unite against that man of sin, which is against us all for the good and conservation of us all.
16. And the Protestant Religions Fundamentall Doctrine.
17. And

17. And four Tables containing Popish Religion at large, that all may see what an absurd Idolatrous and bloody Religion it is, and nigh to that the *Grecian* and *Armenian*, and *Muscovian*, and *Habesine*, or *Abyfine*, that men may know how far they may Unite and have common with those Churches, that is to say, as far as they accord with the truth of Christs Gospel and no further, whereunto is added lastly the Confession of the *Æthiopian* Christians faith, published by *Claudius* King of *Æthiopia*, and a Description of the *Abyfine* Empire, wherein the *African* Christians are, shewing also what their Religion is, in short, and what a goodly Country it is, so as that the Reader may read it all with great Delight.

FINIS.